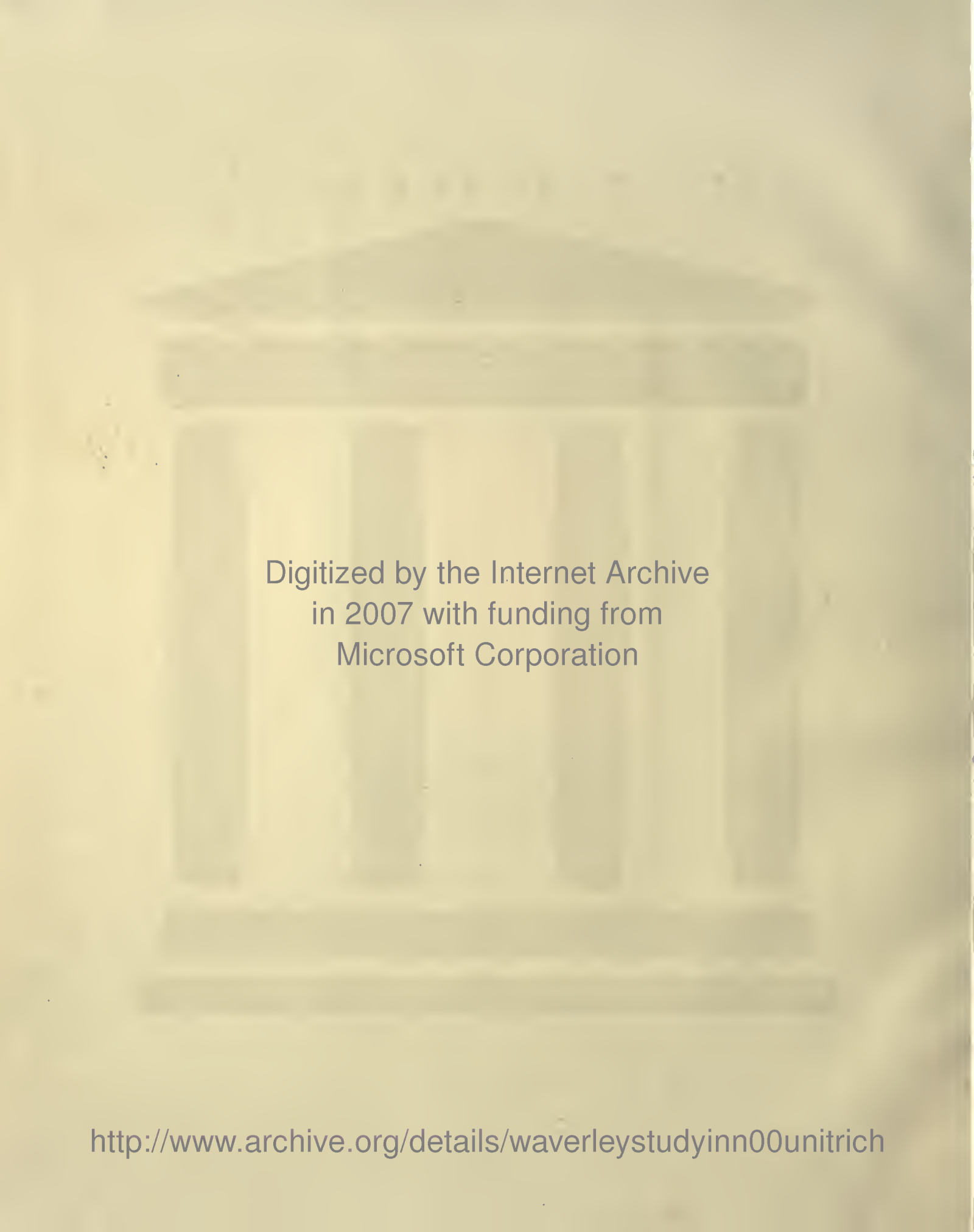
WAVERLY

A STUDY IN NEIGHBORHOOD CONSERVATION

·Ex·Libris·
Palma·Virtute
Charles Forrest Palmer

From the collection of the

San Francisco, California
2007


Digitized by the Internet Archive
in 2007 with funding from
Microsoft Corporation

http://www.archive.org/details/waverleystudyinn00unitrich

WAVERLY

A STUDY IN NEIGHBORHOOD CONSERVATION

FEDERAL HOME LOAN BANK BOARD
WASHINGTON, D. C.
1940

Letter of Transmittal

WASHINGTON, D. C., *July 1, 1940.*

TO THE FEDERAL HOME LOAN BANK BOARD.
JOHN H. FAHEY, *Chairman.*
T. D. WEBB, *Vice Chairman.*
FRED W. CATLETT.
DR. W. H. HUSBAND.
FRANK W. HANCOCK, JR.

The following report incorporates the data and conclusions developed thus far in the Waverly Community Conservation Test in the city of Baltimore, which you recently authorized.

It is hoped that this report will not only supply valuable information on the major underlying causes of structural and economic blight in Waverly, but will also provide a general remedy which can be successfully applied to similar urban problems throughout the United States.

The conservation of property values to prevent the vast losses that now result from neighborhood decay, and the rehabilitation of areas which are already threatened with obsolescence, depend on informed and energetic local leadership. In this report, prepared under my direction by Arthur Goodwillie as Economic Assistant, we have endeavored to make available to that leadership, in the simplest form, vital data from a highly important but virtually unexplored field. I believe it will constitute a valuable addition to the existing library on urban housing.

DONALD H. MCNEAL,
Deputy General Manager,
Home Owners' Loan Corporation.

Contents

Page

Letter of Transmittal III

Foreword VIII

Frontispiece X

The Problem of Urban Decay 1

Growth—Increase retarded—Cost of urban blight—Municipal services—Disease—Crime.

Decay or Preservation 3

Life cycle—Neighborhood decline—A national obligation—Demolition, a surgical operation—Conservation, a preventive remedy—Not a cure-all—Leadership and cooperation.

Federal Home Loan Bank Board 6

Its interest—Savings and loan institutions—Home Owners' Loan Corporation—Value of F. H. L. B. B. security—H. O. L. C. reconditioning—Graded area maps.

The Waverly Area 8

Reasons for selection—Scope of survey—Coverage—Plat and population—Depreciation—Environs—Land tenure.

Social Status 14

Population, income, occupation—Health—Population density—Churches and schools—Colleges and hospitals—Neighborhood organizations—Relief—Parks and playgrounds—Streets and alleys—Traffic circulation—Parking—Gas, water, electricity, and sewers—Street lighting—Fire protection—Planting and landscaping—Transportation—Commercial.

Economic Status 20

Tax rate—Assessed value—Tax delinquence—F. H. A. area grading—Mortgage status—Foreclosures—H. O. L. C. holdings in Waverly—Appraised value—Vacancies—Rent scale—For sale and for rent—Comparative levels—Market—New construction.

Structural Status 26

Neighborhood development—Gradual coordination—Land use—Residential structures—Exterior material—Commercial structures.

Structural Condition 31

Definition—Infiltration—One-family, detached and semi-detached homes—Row houses—Two-family, two-story houses—Multiple family structures—Placement.

Page

Structural Rehabilitation 35

Detached and semi-detached houses—Profit—Detailed studies—Examples—Row houses—Prompt rehabilitation necessary—Divisional study—H. O. L. C. policy—Interior playgrounds.

Zoning 41

Ordinance—Zoning to control use-height and population density—Zoning to control commercial use—Zoning adjustments.

Street Adjustments 46

Irregular street pattern—Recommended changes—Cost—Payment—Area occupied—Detailed description, justification, and estimate—Venable Avenue—Frisby Street.

Rehabilitation Financing 52

Conclusions 53

Neighborhood decline through movement toward the urban rim—Neighborhood decline through industrial decentralization—Conservation through cooperation—Institutional responsibility—Ideal test conditions—Dominant factors—Comparison with R. P. I. survey findings—Infection—Downward trend obscured—Cross-currents—Survey influence—Zoning adjustment—Overzoning in Waverly—Street pattern adjustment—The Master Plan—Community organization—Mobilized neighborhood effort—Waverly Conservation League—Municipal conservation department—Beneficial restrictions—Neighborhood conservation financing.

Summary 67

APPENDIX

A. Waverly—District A 69

Divisional study—District subdivision—Division 6 omitted—Exterior materials.

Taxes.—Assessed value—Tax delinquence—Tax sales—Tax delinquence, encumbrances, repairs, and age—Tax delinquence and ground ownership.

Reconditioning.—Structural condition—Reproduction value—Distribution of repair cost—Reconditioned value—Appraised and assessed values.

Occupancy.—Owners and tenants—Duration of ownership—Duration of tenancy—Owner-tenant mobility—Occupancy and structural age—Room ratios—Occupancy and mortgage status—For sale and rent—Title transfers—Multiple sales—Latest sale—Sales frequency and maintenance—Sales frequency and mortgage status—Sales frequency and age.

Encumbrances.—Mortgage status—Mortgage holders—Mortgage status and appraised value—Mortgage status and reconditioning—Mortgage status and age—Foreclosures.

Page

B. Financing Sources 84

First-mortgage investors—F. H. A. Title II—Local building and loan associations—F. H. A. Title I—Seven loan sources—Federal saving and loan associations—State-chartered associations—Commercial banks—Personal loan banks—Commercial credit discount companies—Insurance companies—Manufacturers' finance units—Section 207 of the National Housing Act.

C. Proposed Legislation 87

Neighborhood Improvement Act—Urban Redevelopment Corporations Act.

D. Street Adjustments 90

Street openings—Paving and widening—Conversion—Closing.

Foreword

Too long have our city slums been regarded as an inescapable and permanent urban liability. In quite recent years, however, determined efforts have been made to reduce the terrific wastage which they cause. With governmental cooperation, remedial treatment is now being applied to many of them. But since that treatment requires the total demolition of great urban areas and the construction of new housing for the vast population thus displaced, its application will necessarily be slow and costly.

Meanwhile, the problem of neighborhood blight—that slow process which eventually produces the slum, either through the encroachment of outside substandard areas or the development of internal structural and social decay—has largely been ignored. Blight starts with the neglect of a single property and the occupance of that property by a family which has a living standard below that of the balance of the community. Gradually it begins to spread; slowly it widens and deepens; finally, from this single point of infection, it produces a full-blown slum. Each year community corrosion thus takes a terrific national toll in investment and human values, but the general attitude toward it—perhaps because of its almost imperceptible advance—has always been one of patient acquiescence in a natural but impersonal phenomenon, which cannot be controlled but need not be feared.

During the course of its vast operations, the Federal Home Loan Bank Board has gathered a large volume of data on the trend of residential neighborhoods in some 230 cities in the United States and has incorporated this information in detailed, confidential "security area maps." Based on exhaustive studies, and supplemented by local investigation, they clearly indicate the alarming extent to which neighborhood decay has affected America's cities. Could they examine these maps, hundreds of thousands of home owners, who today believe that their properties are safe from that malady which has destroyed the savings of so many other thousands in the past, would be dismayed to realize that potential blight and ultimate loss even now overhang their dwellings.

The combined value of the residential real estate in which the Federal Home Loan Bank Board—through its agencies and their member institutions— is directly interested, aggregates some seven billion dollars. Because this vast sum represents the savings of millions of thrifty Americans and because of the potential threat to the Nation's housing standards, the Board is deeply concerned with the terrific eventual losses which will be occasioned by neighborhood blight, decay, and final slum development, if that insidious process is not halted. It has, therefore, long sought a simple and practical *preventive* program by means of which vigilant groups of home owners can reverse community disintegration before it attains a definitely destructive momentum.

The following pages describe a test conservation program undertaken for this purpose in the Waverly area of Baltimore, Md. Waverly is not a hopelessly depressed area. On the contrary, it is essentially sound structurally, economically, and socially. It is worth preserving and it can be preserved. That is why it was chosen for this test. In it, the Baltimore Housing Authority acted as official sponsor; the Works Progress Administration conducted a survey of conditions and needs; the United States Housing Authority and the Home Owners' Loan Corporation contributed the necessary technical services; and local municipal agencies and civic leaders cooperated in each step of the project.

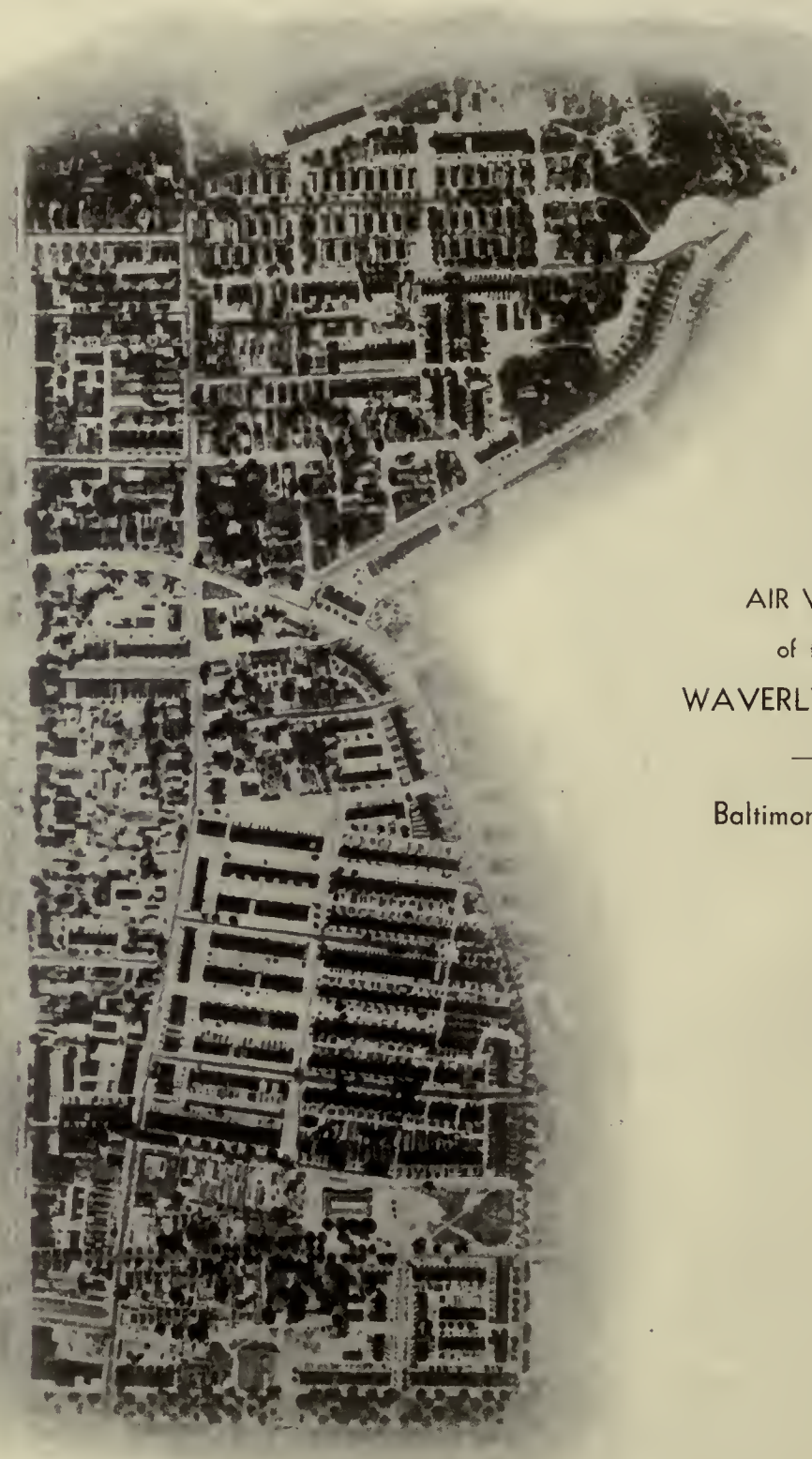
In no way intended as a treatise on the urban slum, the study which follows touches on that subject only to show the general process of structural and social decay which must be controlled if future slum development is to be halted. It then proceeds to a detailed study of the Waverly district from the time of its settlement to the present day—its growth, its values, the incipient blight which threatens it and the problems that arise from that threat; and, finally, it lays down a pattern by which home owners in Waverly—and elsewhere throughout the country—may safeguard residential values of the type which in years past, through neglect and decay, have vanished in such gigantic volume.

The initial work has been done and a prescription which will preserve Waverly as an urban asset has been developed. Its future now depends on the action of its residents. If they fail promptly to apply the proposed remedy, disintegration, gradual though it may be, is inevitable. If they make energetic and continuous use of the simple formula now made available to them, they will halt the danger which menaces their community and will long conserve it as a stable and desirable home neighborhood.

The survey and analysis of similar small home areas elsewhere will not always produce data and conclusions identical with those developed in this study. The details of each case and the exact nature of the mechanical,

promotional, and legal measures which are most appropriate to its treatment, will necessarily vary with every community. But the major, underlying problem—the cause and practical treatment of neighborhood disintegration—will be found much the same everywhere.

Believing that the operating standards, administrative methods, and financing machinery which were evolved in connection with the Waverly Test Program—and much of the data and conclusions which stem from it—can be utilized beyond the immediate area in which they originated, the Federal Home Loan Bank Board offers this book not only as a record of the survey and planning phase of the Baltimore project but also for the inspiration and guidance of other urban communities and agencies which are seeking an effective preventive remedy for their slum problems.



AIR VIEW
of the
WAVERLY AREA

—

Baltimore, Md.

The Problem of Urban Decay

GROWTH

In the year 1800, a total of 210,873 persons—or 4 percent of the Nation's entire population—dwelt in the six American cities which then had a population of 8,000 or more. By 1920, there were 46,304,640 people, or 44 percent of the total enumerated in the census of that year, living in the 924 American urban centers having a population greater than 8,000. This remarkable increase in the number of cities and the constantly accelerated rate of their population growth not only wrought many significant changes in the mode of life, the problems and the aims of those who dwelt within them, but also made exceedingly difficult the production of any orderly plan for the extension of their physical and social patterns.

Urban development, rapidly expanding to meet the equally rapidly expanding requirements of our national economy, was often forced. Exuberant vitality crowded it forward under tremendous pressure. Because "America was ever marching onward," the conservation of physical resources, already created, was frequently ignored or wholly forgotten in the haste to develop new wealth and novel amenities of life. Cheap and abundant building sites were available everywhere. Building materials and equipment were improved at an astonishing rate. As wealth increased, standards of domestic economy changed rapidly. Swifter and more comfortable forms of urban and interurban transportation and communication were developed. All of these factors invited an increasing migration to the fringe of the urban settlement and, as advancing age and comparative obsolescence began to set their mark on formerly desirable neighborhoods, they were quickly and lightly abandoned to those economically less able to command all that is most desirable in the location and quality of their homes.

Thus began the decline which so frequently produced urban blight—for while America was growing, it was also wasting away.

INCREASE RETARDED

More recently another factor—the accelerating decline in the rate of national population increase—has tended to expedite the development of depressed urban areas.

Somewhat vain, perhaps, over the remarkable growth of its total population, the Nation has failed to realize that the rate of its increase has been progressively slackening during the past half century. For each decade before 1860, the United States had an average population growth of approximately 30 percent. This fell to 21 percent for the 10-year period ending in 1900 and declined to 15 percent for the 1920 decade. When the 1940 census is completed, it is anticipated that an increase not exceeding 8 percent over 1930 will be shown.

The national birth rate, which was 37 per 1,000 in 1875, had fallen to 16.9 by 1935. The larger cities of the country are now reproducing not in excess of 70 percent of their replacement needs and if they were, henceforth, to depend solely on new births for these replacements, their combined populations, a few generations hence, would stand far below the present level. Heretofore, the effect of a sharply decreased urban birth rate has been, to a great extent, offset by a falling death rate, by migration from the farm and by immigration from abroad. The depression and Federal legislation, however, largely dried up both of the two last-named sources—and indeed, for a little while, actually reversed the farm-to-city movement.

For the first time in our national history, net city and suburban population is not increasing rapidly and such growth as exists is at the urban rim and not at its center. This fact further accentuates the problems incident to neighborhood decay and will serve to increase the emphasis which any prudent housing program will place on the maximum possible conservation of those resources which the Nation already possesses.

COST OF URBAN BLIGHT

The capital loss occasioned by community disintegration is, of course, apparent to the most casual observer. Once decay sets in, property values gradually decline until, finally, they reflect only such income as "man's inhumanity toward man" can currently extract through postponed repair, overcrowding, and

illegitimate occupancy. The shrinkage in investment values does not, however, represent the entire loss incident to neighborhood disintegration. The per capita cost of necessary municipal services, such as fire and police protection, sewers, water supply, street lighting and pavement—the cost of educational, health and hospital service—and the cost of delinquency, immorality, and crime, is always proportionately greater in the slums than it is in the balance of a given urban area.

The annual expense for fire protection in Cleveland—to cite a single example from among the many available—is $17.50 per capita in the slums and $2.50 in other parts of the city; the cost of tuberculosis control is $3 for each slum dweller and $1 for residents elsewhere; and the per capita expenditure for police protection in the slums is $12 as compared with $4 for the balance of Cleveland.

Everywhere, expenditures for slum maintenance are out of all proportion to the contribution of these deteriorated urban areas to the general support of city government and they are therefore causing an enormous net loss of public revenue throughout the country.

MUNICIPAL SERVICES

The heavy cost of neighborhood blight, in the form of shrinking taxes on the one hand, and increased expenditures on the other, is the channel through which a considerable portion of the income of every city in the United States, over 50 years old, is being drained away. Annual tax collections in a Boston area recently amounted to $99,000, against an estimated cost of $1,400,000 for fire, police, health, and other services. A square mile in Chicago, during a recent 3-year period, returned $586,000 in taxes, while the city's outlay for public services was estimated at $3,200,000.

In like manner, blight largely increases the unproductive maintenance and operating cost of privately owned utilities and consequently swells the cost of these services to the consumer at large.

DISEASE

The direct and indirect cost of illness in the United States is tremendous, and by far the larger share of this wastage originates in our city slums.

Infant mortality is, on the average, 2½ times higher in blighted areas than in other urban districts. Whenever an epidemic threatens, it is the slum sections which first engage the attention of health authorities. All communicable diseases such as measles, scarlet fever, infantile paralysis, and the venereal diseases, are largely concentrated in these districts and now constitute the chief problem of organized municipal health control.

CRIME

Blighted urban neighborhoods provide the breeding ground for dependence, degradation, and crime. Invariably, that comparatively small part of the city's population which lives within these districts produces much the largest percentage of juvenile delinquent and adult criminal convictions. In New York City, 33 percent of all felonious crimes come from that 10 percent of the population which is located in depreciated neighborhoods. In Chicago, 25 percent of all juvenile delinquency originates in 6 percent of that city's area and among 11 percent of its population. In Cleveland, 47 percent of all delinquencies come from 26 percent of its population.

Decay or Preservation

LIFE CYCLE

Integration and disintegration is a never ending cycle that is common alike to animate and to inanimate matter. In this respect, the dwellings which compose an urban residential community constitute a highly complex structural organism that resembles the human body in many ways. The constant cycle of birth, life, and death is inevitable in both, but while we recognize that proper preventive and curative treatment will prolong the usefulness and postpone the final decay of animate life, we have always considered the constantly accelerating disintegration of the urban neighborhood to be an inescapable process which more or less superficial repair, at increasing intervals, might momentarily delay but could not long halt. And so we have permitted our urban areas to decline, almost unchecked, and eventually to become serious social and economic liabilities both to the cities directly concerned and to the Nation as a whole.

In its life cycle, the residential area begins with the need of a growing city for additional homes and the consequent development of a new urban or suburban community reflecting all that is then modern in construction, sanitation, and mechanical equipment. It then passes through a considerable and often comparatively long period of normal use, marked by reasonable maintenance. It next begins to suffer from advancing age, accelerating obsolescence, and structural neglect. As the process of decay continues, investment and rent values gradually fall; since these values no longer justify proper maintenance, repairs are progressively scaled down or are wholly neglected; one by one individual residential units—and presently the district as a whole—show marked evidence of important deterioration. And finally the district emerges as a slum area, wherein depreciated property values reflect a tremendous investment loss and physical structures have become unfit for decent human habitation, contributing directly and progressively to the degradation of those unfortunates whose lack of means compel them to live within boundaries where squalor, ignorance, dependence, disease, corruption, and crime are born, flourish, and reach full maturity.

Age is not alone responsible for this deplorable last chapter, however.

NEIGHBORHOOD DECLINE

For both sentimental and economic reasons, the average American family is reluctant to change its place of residence and, despite the counter attraction of newer settlements on the urban fringe and the comparative convenience and mobility of apartment life, longest maintains its home where community standards longest remain unimpaired. But once an older neighborhood commences actively to decline socially and economically, home owners with growing incomes and increasing families gradually surrender it to those who must live on a relatively lower economic scale. The number of old housing units throughout the country which each year thus cross the line into the substandard class, greatly exceeds the number of new units constructed during the same period, until now, as disclosed by a recent national survey, one-sixth of the urban dwelling units in the United States have reached that condition of aggravated obsolescence which renders them unfit for decent habitation.

A NATIONAL OBLIGATION

Provision for the proper housing of the whole American people is now an accepted national social obligation. Numerous remedies for the evil of urban blight have been suggested and some of them have been applied in comparatively small doses. In a few instances, wealthy individuals or endowed foundations have built and successfully operated relatively low rental "garden apartment" groups for low income families. An occasional socially minded employer has provided adequate, sanitary, and sometimes attractive "model homes" for his workers on a moderate rental scale. A small number of limited dividend corporations have offered modern facilities at comparatively low rent. In recent years many municipalities, acting under their police powers, have demolished unsanitary and dangerous buildings, sometimes over considerable areas, but usually with emphasis on structural decadence rather than

on the morally and physically unhealthy conditions created by neighborhood deterioration—and usually, also, with little or no effort to rehouse the families thus displaced. State legislation, providing for the creation of neighborhood improvement and redevelopment units [1] in established communities, is being sought.

And, finally, the Government has recently embarked upon a national housing program which embraces (1) Federal assistance primarily for the middle income group, through the insurance of mortgages which will finance new private construction in select residential areas, and (2) slum clearance and subsidized building for low income families.

DEMOLITION, A SURGICAL OPERATION

Whether our slum areas, after they have been cleared, are to be used as sites for new housing development or for industries, warehouses, parks, playgrounds, or centrally located airplane landing fields, or are just to be left vacant, is a question which must be determined by the functional fitness of each such district.

In any case, five facts are evident to even the casual student of urban problems:

(*a*) A substantial portion of our urban population dwells in inadequate and substandard buildings and in neighborhoods that are destructive of wholesome family life, are injurious to health and are conducive to delinquency and crime.

(*b*) Neither public nor private enterprise has as yet found a way to produce a sufficient and reasonably immediate supply of decent housing for this lower income group.

(*c*) Whatever the eventual remedy for the malady of fully developed urban decay, the cure will necessarily be exceedingly slow, involving, first, the equivalent of a costly major surgical operation to remove these diseased areas from the body of our urban communities and, second, a tremendous rebuilding program requiring the expenditure of many billions of dollars.

(*d*) The Government's program, which has heretofore concerned itself largely with the stimulation of new construction, is still incomplete, inasmuch as it has left the *preservation of existing standard housing* virtually untouched.

(*e*) A vast number of older structures throughout the country still provide all of the decencies and some of the luxuries of life, but, at their physical, economic, and social foundations, the sinister and destructive forces of age, obsolescence, and decay are continuously at work.

Because property owners in our older communities have been but dimly aware that neighborhood decay can be definitely arrested and even reversed and because, also, the funds and technical advice required to produce a working pattern for that purpose have not been readily available to them, the history of our American cities shows little or no effective effort to delay, in its intermediate period, what has too generally been considered the inevitable cycle of urban birth, life, and death. Had this not been true, at least a large number of the 3,000,000 urban dwellings which a committee of the United States Senate recently classified as unfit for decent human habitation, would not now be in a condition that menaces the social and physical well-being of their tenants and necessitates an expenditure for municipal services out of all proportion to their tax contributions.

With the tremendous losses which this wastage entails—with the alternatives for the clearance and reconstruction of the core of so many of our cities through private building enterprise or Government loans and subsidies—and with the relative social and economic consequences, a generation or two hence, of the adoption of one or more of them—this discussion is concerned only insofar as it is thus provided with an opportunity to emphasize the fact that the *costly major surgical operation* which must presently be performed on so many urban communities could frequently have been avoided by the earlier application of a comparatively *inexpensive preventive remedy.*

CONSERVATION, A PREVENTIVE REMEDY

The opportunity for sober reflection which was afforded by the depression, has helped make it clear that in more than a geographical sense are our old frontiers gone. No longer will growth be measured in terms of a restless people, pushing ever westward and scoring striking increases in population and material wealth. Population growth is slowing down; the influx of foreign born emigrants has been sharply restricted; the exuberant period of territorial and economic expansion is behind us. An increasing effort must now be made to consolidate our material and social gains and to conserve our economic and human resources, and stronger accent must be placed on the development of maximum benefits from what we already possess.

Near the top of the list of existing values stand our older established so called "small home" urban neighborhoods which, though still sound, worthy of preservation and capable of many years of normal use if properly maintained, are nevertheless beginning to indicate the presence of the poisonous seed of blight and decay.

NOT A CURE-ALL

It is a fact—now slowly being recognized by housing economists—that just as the application of curative remedies will preserve the vigor and delay the eventual death of the human body, so can definite preventive measures be taken, in the case of the urban community, measurably to extend its period of usefulness and long postpone its final disintegration. These remedies will not serve to rejuvenate or perpetuate a district whose physical structures and equipment are in so advanced

[1] For text of the proposed "Neighborhood Improvement Act," and analysis of the N. Y. "Urban Redevelopment Corporations Act," see Appendix C.

a stage of deterioration as to be unfit for normal use. Usually, the only cure for an area of that type is complete demolition and subsequent replanning.[2] The proposed preventive treatment is designed, rather, for those older neighborhoods which have not yet approached slum status but in which the sinister effects of age and obsolescence are beginning to gain so disruptive a momentum that—unless their present chart line is definitely improved—they will eventually be carried below the limit of normal usefulness and beyond rescue, by either individual or collective effort.

The natural tendency of these neighborhoods to decline in attractiveness and economic value cannot be wholly and forever checked and corrected, but trends can long be controlled and serious general disintegration be almost indefinitely postponed. Rarely does such a residential district develop into a slum because of factors beyond the control of those who live in it. Decay is usually due to the fatalistic attitude of the whole body of property owners themselves. It begins with one house and will halt if and when all home owners concerned, each for his own best interest, determine that blight shall extend no farther.

Obviously, when a residential area is needed for commercial purposes, it must give way. That is inevitable and is not a matter for concern, since property owners will be fully recompensed as the area develops into a business district. But, except in those sections where early transition to commercial use is clearly indicated, coordinated and properly directed neighborhood action will practically always serve long to postpone serious decline and, by so doing, will preserve the integrity of family life, will maintain the community's character and standards, will save much that is valuable in its economic resources, and will long continue it as a civic asset.

[2] But notable exceptions are furnished by the recent rejuvenation of derelict structural groups in Philadelphia and Indianapolis.

LEADERSHIP AND COOPERATION

For maximum and assured success, action must be undertaken as a united community enterprise, based on a broad, carefully planned and therefore relatively costly pattern, which embraces the district as a whole and each dwelling in it. If it is to be genuinely effective, this pattern must be developed under experienced technical guidance; must include detailed recommendations for the repair, modernization, and embellishment, by the owners, of all residential units which need rehabilitation or architectural revision; must directly or indirectly provide a financing medium, easily and cheaply available to those who cannot themselves supply the funds necessary to defray the cost of such repair and reconstruction; must deal with community problems such as the opening and closing of streets, the establishment of recreational areas, and the voluntary acceptance, by property owners, of those use and ownership *restrictions*, not related to zoning and not usually covered by ordinance, which have so frequently been found to constitute actual *benefits* to the individual owner and his neighborhood; must devise barriers against infiltration by undesirable residents and encroachment and infection by contiguous substandard districts; must provide for traffic routing and regulation; must consider necessary extensions of school equipment and the adequacy of public utility and transportation facilities; must plan landscaping for public and private spaces; and finally, in both its initial and its subsequent stages, must be administered under sympathetic and continuously energetic leadership.

Federal Home Loan Bank Board

ITS INTEREST

The Federal Home Loan Bank Board is definitely concerned with the stabilization of neighborhood values and the prevention of neighborhood blight, not only because of the social implications involved but also because its various agencies have guaranteed or invested in billions of dollars of mortgages, real estate, and savings and loan shares, which would be endangered were the stability of the security which now protects them to be seriously impaired.

SAVINGS AND LOAN INSTITUTIONS

The Federal Home Loan Bank System, through twelve regional banks, provides a central credit reservoir for nearly 4,000 member thrift and home-financing institutions, with assets of about $4,700,000,000, largely invested in mortgages on small homes in virtually every community of any size in the United States. At least a portion of this property, it may safely be assumed, lies in that type of potentially declining area with which this report is concerned. In addition, the Federal Savings and Loan Insurance Corporation has insured the investment shares of 2,500,000 investors in 2,200 of these member institutions and constantly is extending its protection to others.

HOME OWNERS' LOAN CORPORATION

Another agency, the Home Owners' Loan Corporation, refinanced more than a million distressed home owners to the extent of more than $3,000,000,000 during the depression—holding, at the close of its lending period in 1936, mortgages aggregating $3,093,450,641, secured by approximately one-tenth of the nonfarm, owner-occupied residences in the United States. It still holds most of these mortgages, although in the course of their liquidation it has reluctantly been forced to acquire title to some 150,000 residential units, situated in practically every city in the country. Since these loans in all instances represented the refinancing of distressed mortgage holders, it follows that a considerable proportion of the real estate which secures them—and a large part of that which has been acquired in the process of their liquidation—lies in older areas which are in potential danger of blight infection.

VALUE OF F. H. L. B. B. SECURITY

The combined value of the residential property with which the Federal Home Loan Bank Board thus is—and for many years will be—directly concerned, now aggregates some 7 billions of dollars. Any considerable hazard to the continued stability of this security would seriously endanger the financial safety of its agencies. The Board thus has a tremendous stake in the whole fabric of American residential values and a compelling and very practical concern in the stabilization of areas everywhere which are beginning to show evidence of depreciation, tending eventually to carry them below the line of normal use. It therefore considers it sound business policy to assist in any urban conservation program, in which there is a reasonable opportunity to preserve potentially depressed areas as genuine home neighborhoods offering social and physical environment that is conducive to healthy home life and safe investment.

H. O. L. C. RECONDITIONING

The Bank Board, through the Home Owners' Loan Corporation, has already made a major contribution to the rehabilitation of considerable areas. Because the owners of many of the properties which it accepted as security for mortgage loans had been compelled to postpone repairs during the previous depressed years, the Corporation eventually found it desirable to recondition more than one-half of these homes. During the first 5-year period of its existence, it spent or directed the expenditure of approximately $120,000,000 for the repair of more than 640,000 properties. In the course of this tremendous rehabilitation operation, it learned that the utilitarian and investment value of a depreciated residential structure, in a reasonably good neighborhood, can usually be restored at a cost somewhat less than the amount thereby added to the value of the subject property. It found, also, that in making this

sound investment for itself, it frequently benefited surrounding property, both by directly increasing values and by inspiring neighboring owners to improve the condition of their homes. But it also discovered that the individual effort of a single property owner, even of so considerable a one as itself, could not alone preserve a district from ultimate destruction, once disintegration and decay had really begun their menacing march. Thus limited by neighborhood conditions and the necessity for avoiding over-improvement, it was unable fully to restore many homes which otherwise it would have completely reconditioned.

GRADED AREA MAPS

The Home Owners' Loan Corporation, after a careful and exhaustive field study of the varied community influences involved, has prepared maps which grade the residential neighborhoods of more than 230 large cities. The purpose of these maps was to study the factors which govern the desirability of the security underlying long term residential mortgages. At the same time they clearly show the districts in which blight is destroying neighborhood values. The maps are of a confidential nature and cannot be made public but could hundreds of thousands of home owners, who today believe that their properties are safe from that urban disease which has gradually destroyed the savings of so many other thousands, examine these maps, they would be dismayed to realize that the ultimate loss of their own equities is inevitable, unless prompt, concerted action to save them is undertaken.

It was with the hope of lightening the heavy toll which neighborhood blight has taken of our American cities in the past, that the Federal Home Loan Bank Board authorized participation in the Test Conservation Program described in this report.

The Waverly Area of Baltimore, Md.

REASONS FOR SELECTION

Marked depreciation rests heavily upon a large part of the territory which lies within the old limits of the city of Baltimore. The local Housing Authority is here undertaking the reclamation of five sizeable slum districts. But considerable as is their area, they represent only a fraction of the depreciated, often dilapidated, neighborhoods of the old city, which are gradually but progressively extending their noxious influence beyond their own borders in all directions.

A joint committee on housing, assembled by the Federal Emergency Administration of Public Works and cooperating with various city departments, including health, police, water, sewer, plans and surveys, building engineering, etc., and with the Juvenile Court, the Emergency Relief Commission, the Family Welfare Association, the Catholic Charities, the Urban League, the Criminal Justice Commission, and the Department of Sociology of Goucher College, in 1933 completed a survey of the city, in which appears the following comment:

> The Committee wishes to state in the most emphatic manner that Baltimore contains a ring of blighted residential tracts of the most serious importance and size. The center of the city is almost completely girdled with a belt of property, which, unless rehabilitated, will remain an increasingly serious menace to all properties inside and outside of this ring.

The area selected for the Waverly Conservation Program later described, lies about 2½ miles north of Baltimore's central business district. It is beyond the old city limits and—while it includes some badly depreciated spots—*it can in no way be classified as substandard at this time.* It was considered an appropriate subject for a test project (1) because its proximity to the city of Washington provided a convenient laboratory location for those governmental agencies which are most directly concerned at this time with the problems of urban decay; (2) because the selected district almost entirely is comprised of moderate-sized, single-family homes that, in room and total cubage, are the equivalent of those for which there is a present-day market; (3) because, although the Area contains numerous well-maintained dwellings, definite indications of a downward trend can be observed in many scattered blocks within its borders; (4) because just beyond its southern boundary is a fully developed slum which continuously menaces its social and economic integrity; and (5) because, eventually, its present obscure but definite decline, reflecting increasing age and the corrosive influence of the substandard sections to the south of it, will, if unchecked, adversely affect the equities of all home owners within the Area and the security of all interested loaning agencies; will impair property values in the choice residential sections on three sides of it; and will impose a considerably increased tax burden on the entire city of Baltimore.

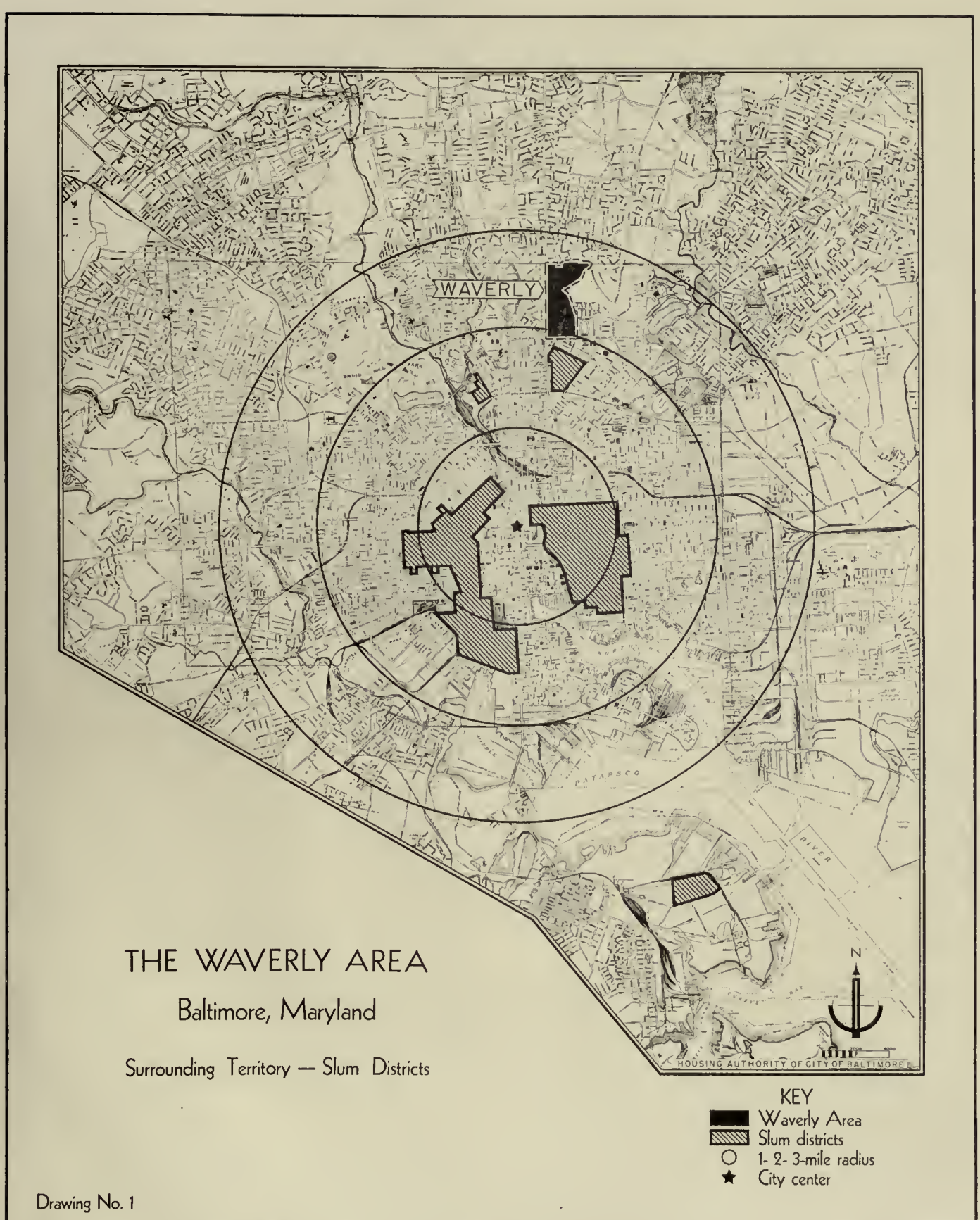
Drawing No. 1 shows the location of the test Area in relation to the city's slum and substandard districts and its business center.

SCOPE OF SURVEY—ANALYSIS—PLANNING

The survey and planning stage of the Test Conservation Project included:

1. *A field survey,* made during the period March 15 to August 15, 1939, by Works Progress Administration enumerators and social investigators, of each residential and commercial structure in the Area, for the purpose of ascertaining its physical condition—supplemented, so far as possible, by a personal interview with an occupant of each dwelling, for the purpose of learning his family's social and economic status. The survey schedule contained 132 main items, including type, age, and condition of structure; foundation, outside wall and roof material; condition of exterior; number of stories and number of rooms; condition and architectural arrangement of interior; utilities and sanitary equipment; heating, light, and refrigeration; necessary repair, remodeling and embellishment; number in occupant's family; number of other persons and families domiciled in the unit; occupation and income of the occupant; rentals, vacancies, and duration of occupancy; and other items noted in the descriptive text which follows.

2. *At least two photographs* of each structure, disclosing its front and rear exterior architectural features.


WAVERLY
PATAPSCO
RIVER
N
HOUSING AUTHORITY OF CITY OF BALTIMORE
THE WAVERLY AREA
Baltimore, Maryland
Surrounding Territory — Slum Districts
KEY
Waverly Area
Slum districts
1- 2- 3-mile radius
City center
Drawing No. 1

3. *Search of records* at the City Hall and Courthouse, where data relating to assessments, tax levies, tax delinquencies, mortgages, and sales were obtained.

4. *Analysis* to determine the causes, implications, and remedies for the substandard conditions and tendencies which were uncovered by the examinations described above.

5. *Tabulation* of the accumulated field data, etc., relating to each improved property; determination of its physical and economic deficiencies, if any; and the development of a tentative scale of rehabilitation for each depreciated residential structure, calculated to correct any existing substandard conditions thus uncovered. This included needed repair and reconditioning, desirable remodeling, architectural treatment, embellishment and landscaping, an outside estimate of costs, and pencil sketches and models where necessary to portray recommended changes in architectural treatment—all intended to bring the subject dwelling to the highest feasible standard consistent with its present economic and physical condition, its surroundings, and the common plan for the Area as a whole.

6. *Study* of installed utilities and present street and alley patterns, park facilities, playground provision, land use, block improvement schemes, and zoning ordinances and—in cooperation with the Baltimore city solicitor, city engineer, Baltimore Commission on City Plan, and interested individuals—the mapping of practical adjustments of these elements, in accordance with modern city planning practice, including improvements in block development and street pictures.

7. *Examination* of the complete field report, photographs, statistical data and schedule of proposed rehabilitation and architectural treatment relating to each property, supplemented by field inspections, for the purpose of (*a*) justifying or modifying the recommended reconditioning, based on the type, location, and physical condition of the structure and on present and prospective neighborhood trends and (*b*) determining the present value of the property and such change in that value as may be anticipated when the proposed structural and community improvements have been completed.

8. *Exploration* of available sources of financing through which home owners who require assistance in paying the cost of repairing and rehabilitating their properties might borrow the necessary funds.

9. *Production* of a final, comprehensive Master Plan for the physical, economic, and social conservation of the Waverly area, based on the surveys and studies described above and on the city's general housing program.

10. *Cooperation* in the organization of a neighborhood association, to which the recommendations for the treatment of each property and of the whole Area, as finally embodied in the Master Plan, might be entrusted; by which, with energetic and sympathetic local leadership and unified neighborhood support, the translation of these recommendations into the physical improvement of the Area might be encouraged and carried forward; and under which the neighborhood standards so established might long be maintained.

COVERAGE

Field enumerators and social investigators were directed to interview an adult occupant of each family unit. In some cases, however, the field representative, after repeated call-backs, was unable to contact an occupant—and in others he was refused desired information. In all such cases, the exterior survey invariably supplied valuable and pertinent data, in addition to those obtained from an examination of public records. Therefore, while the maps and tabulations which follow do not always reflect a complete field survey, the number of properties fully reported and the number partially reported, together with the related information accumulated from other sources, provide ample material for an accurate cross section and composite picture of present conditions within the Waverly area.

Such differences as occur in totals, between tables, in some instances arise from the enumerator's failure to contact all occupants, and in others from the fact that occupants sometimes supplied data in certain classifications but refused them in others. In general, the only important type of information thus withheld, however, related to economic status.

PLAT AND POPULATION

Long known as the Waverly neighborhood, the area chosen for the test program was first opened in 1830. It now includes 39 city blocks, covering approximately 163 acres, lying in an irregular district approximately four-fifths of a mile long by one-third of a mile wide, extending from Thirty-third Street to Forty-second Street and eastward from Greenmount Avenue to Ellerslie Avenue and Argonne Drive. It embraces a total area of 7,097,541 square feet—of which 1,981,009, or approximately 28 percent, are allotted to street and alley use and 90,600, or a little over 1 percent, to playgrounds—leaving a net area, usable for structural development, of 5,025,932 square feet, or 70 percent of the total amount of the land in the district.

There are 1,748 lots in the Project Area, of which 38 are vacant and privately owned, 35 are used for religious, school, and other public purposes or are held for future municipal use, 19 are given over wholly to commercial purposes, 46 have on them one-story commercial garages only—and 1,610 are improved with residential or combined commercial and residential structures.

Table No. 1

NET USABLE AREA

Gross area		Streets-alleys		Playgrounds		Net area	
Acres	Square feet	Square feet	Percent of gross	Square feet	Percent of gross	Square feet	Percent of gross
163.1	7,097,541	1,981,009	27.9	90,600	1.3	5,025,932	70.8

Waverly thus includes 1,629 buildings, 98.8 percent of which are used for residential purposes.

Occupied by a wholly white population of moderate means and substantial character, predominantly American-born, which in general gives definite evidence of social and civic pride, the Area has a population of approximately 7,000 persons.

DEPRECIATION

The age of some of the structures in the Area exceeds 50 years; some are comparatively modern, and, at the date of this report, a few in the northeast section were under construction. Though the great majority of these dwellings are in an excellent state of general repair, and none is in a condition of advanced decay, approximately 100 of them need more or less extensive reconditioning and remodeling, to counteract the physical and functional depreciation which has taken heavy toll of them. Unless reasonably prompt action is taken to bring them up to the average of the district, at least as to physical condition, they will not only adversely affect property values in their immediate neighborhoods but will also constitute increasingly dangerous blight-infection foci, menacing the entire body of the district.

Developed slowly, during more than a century, Waverly's street pattern and street widths also frequently constitute a considerable handicap to the Area.

Drawing No. 2 on the following page shows its boundaries and street layout and indicates the lots which are structurally improved.

ENVIRONS

To the west and northwest of the Project Area is one of the finest residential districts in the city; to the north and east are also new, high-class neighborhoods; at its southwest corner, across the protective barrier of Greenmount Avenue, is a comparatively small, dilapidated district which affords an excellent example of that blight and corrosion from which it is intended to protect Waverly, by means of the conservation program described in this report.

Three squares north and east of the Area, on Arlington Avenue, is a well-maintained Negro settlement, embracing approximately five city blocks and populated largely by members of the teaching staff of nearby Morgan College. Surrounding this area is a considerable section of unimproved land, belonging to a group of Negro bankers. Control of Morgan College has recently been acquired by the State of Maryland and it is anticipated that its field of instruction, and therefore its staff, will now be considerably enlarged.

Directly east of the Area is Saint Elizabeth's Home for Female Colored Orphans, an institution of considerable size.

To the south, and definitely threatening the Area—by its contiguity and by actual infiltration—is a fully developed, though not congested, slum district. Most of the streets in this section are unpaved; it is badly deficient in storm-water sewers, sidewalks, curbs, and gutters; occupancy is being gradually relinquished to an economically needy and racially mixed residential type, which must be subsidized if decent living standards are to be restored. Short of eventual clearance and reconstruction, there appears to be no prospect of reversal in the trend of this neighborhood.

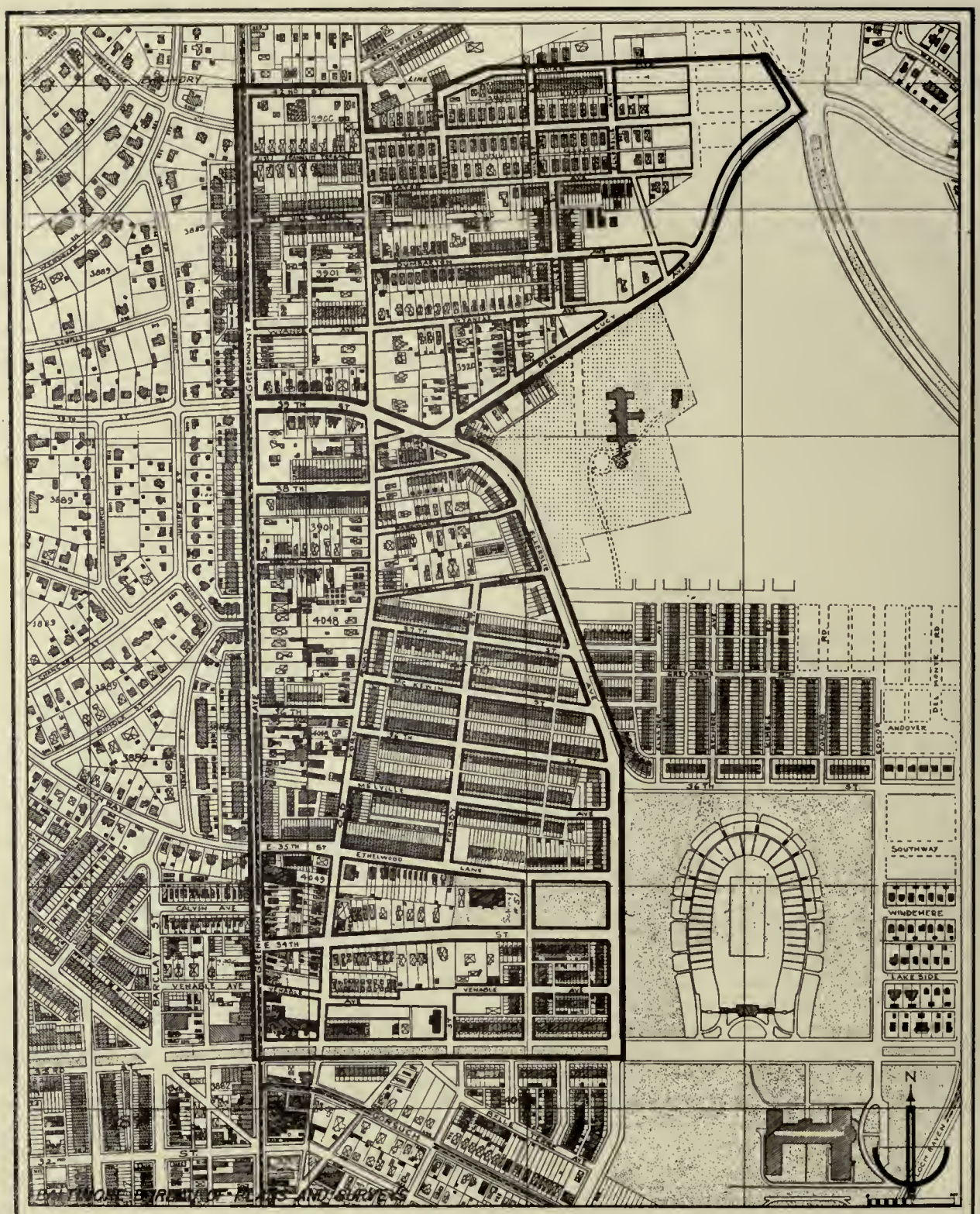
Usually, a slum may be roughly divided into zones which exhibit varying degrees of physical and social deterioration, with the worst area at the core and with progressively better housing developing outward, toward the rim, where exists an indeterminate line between the slum proper and the depressed but not blighted areas which adjoin it. In the case of the substandard district south of Waverly, however, transition is abrupt. At one point, the two virtually adjoin, being separated only by a wedge-shaped tract, improved with modern homes in an excellent state of repair, narrow at the west and continuously widening toward the east. The slum's pressure to cross this sharply defined barrier is steady and definite and has been successfully resisted hitherto only by means of the high neighborhood standards which have been maintained within this triangular section.

The relative areas of white and colored occupancy are shown in drawing No. 4 on page 17.

LAND TENURE

Peculiar to Baltimore and its immediate vicinity—but largely unknown elsewhere—is a system of residential land tenure, usually referred to as "ground rent," which has exerted a considerable influence on the form of many of the summary charts which follow. As the result of this system, over 75 percent of the city's residences have been built on sites which are not owned by the owner of the improvements.

The history of the ground rent in Maryland goes back to the original grant of land to Lord Baltimore for a nominal annual consideration. Subsequently, smaller tracts were leased on annual rental scales that frequently reflected the economic needs of the lessor rather than the value of the property. In the case



THE WAVERLY AREA
1939

Drawing No. 2

of some of these early leases, annual payments were made in the form of commodities such as flour, corn, and tobacco.

As the urban population of the State grew and transactions in small residential areas increased, ground rents were usually so fixed as to return 6 percent on the appraised value of the unimproved property involved. Thus, if a lot was appraised at $500, a rental price of $30 per annum was usually put upon it. The typical modern lease—which now runs for a period of 99 years, with the right of the lessee to renew indefinitely—provides that, in addition to the amount of his rent, payable in cash at the end of each 6 months' period, the tenant shall also pay accruing taxes and assessments and shall be bound by all covenants that run with the land.

The rights of lessor and lessee have been established by precedent and legal enactment over a period of several centuries. When the payment of ground rent is 6 months or more in arrears, the lessor may take possession and collect any income until all accrued rents and taxes have been paid. In such case either the lessee or a mortgagee may redeem the property within the following 6 months. When charges are one year in arrears, the lessor may, by suit in ejectment, acquire fee title to the entire property. Prior to 1884 it was legal to create "irredeemable rents." Under these contracts, the lessee could acquire absolute ownership to the real estate under his home only by purchasing it at the owner's price. This class, fortunately, represents a minority of cases. Any residential land lease made after 1884 and running for a period exceeding 15 years, is redeemable at the option of the lessee, 5 years or more after its date, upon 1 month's notice to the lessor and the payment to him of an amount computed by capitalizing the annual rent at 6 percent.

Under the ground-rent system, the nominal home owner does not own the land upon which his house stands and only as long as he pays ground rent, taxes, and assessments—or purchases the ground fee for cash — may he continue to occupy his dwelling. The lessor thus not only has the equivalent of a mortgage on all structural improvements, but his lien is also senior to that of any "first mortgage" recorded after the date of the land lease.

Investors—including some insurance companies—have long been accustomed to purchase these ground rents at prices representing a 6-percent capitalization of the amount of the annual rental. During periods when the return on prime investments is low, the price paid for a well-secured lease is often a 4- to 5-percent capitalization of the annual rental. Within recent years, however, in neighborhoods which show evidence of a definite downward trend, and particularly when home owners have been unable to pay ground rent and taxes and maintain repairs, leases have sold on an 8- and even a 10-percent capitalized basis, notwithstanding present low general income levels. This revision of a formerly settled practice, which gave little or no consideration to long-term neighborhood trends, indicates a comparatively recent but definite recognition of the economic implications of impending blight.

Residential structures selling for less than $10,000 are commonly financed by creating a leasehold on the land and executing a mortgage on the improvements only.

At least 75 percent of all dwellings in Baltimore are held subject to these ground rents and this percentage holds true in the Waverly area also.

Table No. 2

GROUND RENTS

Ownership	Number	Percent
Fee not held by home owner	1,329	76
Fee held by home owner	419	24
Total	1,748	100

When the ground-rent system of land tenure prevails, physical changes in structural improvements, arising through obsolescence and decay on the one hand and through reconditioning and remodeling on the other, are reflected in the value of the improvements alone, rather than in that of the improvements and land combined. Unless, therefore, the contrary is specifically stated, land value is not used as a factor in calculating dollar summaries throughout this report.

Social Status

POPULATION—INCOME—OCCUPATION

Slightly more than 7,000 persons, all of whom are white, reside within the Waverly area. Its cross section closely resembles that of the average small American city, populated by substantial families of moderate means.

While complete economic data are not available, information obtained by field enumerators and later confirmed by local merchants and professional men, indicates that 75 percent of these families have weekly incomes of $30 or less, 15 percent are in the $30 to $50 bracket, and 10 percent range between $50 and $100.

Approximately 7 percent of the employed population is engaged in professional work, 59 percent in commercial pursuits, and 34 percent in industry.

HEALTH

That general health conditions in Waverly are satisfactory is indicated by table No. 3, which is a tabulation of mortality statistics for the year 1937, compiled from data supplied by the Baltimore Health Department.

Table No. 3

1937 MORTALITY STATISTICS

Kind of disease	Deaths per 100,000 population	
	Waverly	Baltimore
Measles	[1] 3	2. 3
Whooping cough	0	2. 5
Diphtheria	0	0. 7
Influenza	0	9. 9
Respiratory tuberculosis	75	62. 0
Syphilis	0	11. 8
Cancer	125	150. 2
Cerebral hemorrhage	63	97. 0
Diseases of heart	325	344. 2
Pneumonia	100	99. 2
Accidents	[1] 52	75. 5

[1] 8-year average.

POPULATION DENSITY

Nowhere in Waverly is there any evidence of overcrowding, so far as population is concerned. The western and southern fringe of the Area is classified as C–1½ for use-height, permitting a population not exceeding 80 families per acre. With an area of 24.3 acres, a structural count of 445 buildings and a population of 484 families, this C–1½ district is technically available for 1,944 families.

The balance of Waverly is assigned to D–40 use-height, which allows a population density not exceeding 40 families per acre. With 139 acres designated as D–40 and a population of approximately 1,184 families, this section could legally house 5,560 families.

Actual and relative population density throughout Baltimore and in the Waverly area is shown in drawing No. 3.

CHURCHES AND SCHOOLS

Within the Area are one Baptist, one Presbyterian, and two Methodist churches, a public grade school housed in a fine modern building and a parochial grade school. Immediately adjoining it are a Catholic Church, two additional grade schools, and a newly constructed high school. Just beyond its eastern border lies the new Municipal Stadium, which has a seating capacity of 60,000 persons, but is a neighborhood asset of very doubtful value.

COLLEGES AND HOSPITALS

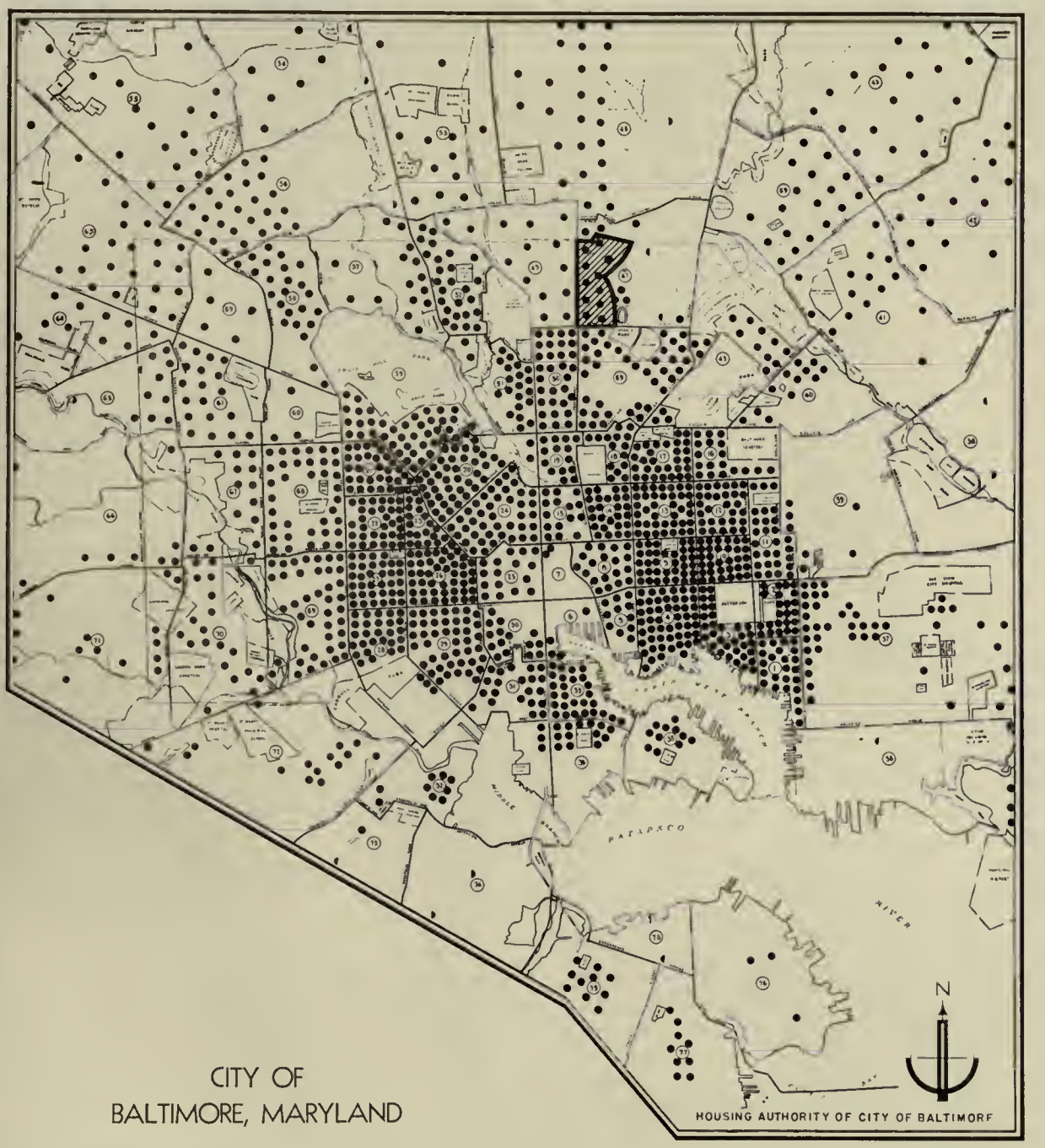
Three blocks southeast of the Area is the City College of Baltimore; six blocks west of it is the City Art Museum and the campus of Johns Hopkins University; two blocks to the west is Johnston Memorial Hospital for Children; and approximately a mile eastward is Sydenham Hospital.

NEIGHBORHOOD ORGANIZATIONS

The promotion of the civic and social interests of Waverly is the chief object of the following area organizations:

Waverly Improvement Association. [3]
Chestnut Hill Improvement Association.[3]
Greenmount Improvement Association.[3]

[3] Affiliated with Northeast Improvement Association.



CITY OF
BALTIMORE, MARYLAND

Population Density by Census Districts

KEY

- Denotes 500 persons
- Denotes 0 to 250 persons
- Denotes 250 to 500 persons
- Waverly Area

Drawing No. 3

York Road Improvement Association.
Parent-Teacher Association—School District No. 51.
Women's Civic League—Group No. 9.

The projected activities of the Waverly Conservation League, described later in this report, will in no way conflict with those of any of the organizations named above and ready assurance of their support and cooperation, in activating the League's program, has been given.

RELIEF

The count of relief cases in the Waverly area, as supplied by the Baltimore Department of Public Welfare, is as follows:

Table No. 4

RELIEF CASES IN WAVERLY

Type	Number
Aid to dependent children	10
Aid to the blind	1
General public assistance	4
Old-age assistance	46
Total	61

Relief is being extended to less than one Area resident in 100. When, from the total number on the relief rolls, dependent children, blind persons and persons entitled to old-age assistance are deducted, the ratio receiving general public assistance drops to less than 1 in 2,000.

PARKS AND PLAYGROUNDS

There are no public parks within Waverly, but a half mile to the east and southeast of it are 2 park spaces having a combined area of some 600 acres. Surrounding the newly completed Municipal Stadium is a large open space which has been graded and turfed but has not yet been equipped with athletic or playground apparatus or with playing fields. These park facilities are indicated in grey on drawing No. 4.

Play area provision is wholly inadequate for Waverly's needs. The only recreational space which can properly be referred to as a public playground comprises the block adjacent to Public School No. 51, bounded by Thirty-fourth and Thirty-fifth Streets and Ellerslie Avenue. Except for football goal posts, however, no recreational apparatus has been installed in this area. During morning hours, the Board of Education reserves it for the use of smaller children. In the afternoon it is used as a playground for older ones. Heretofore, play during the latter period has been supervised by the Playground Athletic League, an organization sponsored by private interests and supported by private and municipal contributions. During the week-ends and the summer holidays, both junior and senior children use the grounds jointly. No provision has been made for the segregation of boys and girls at any time.

Until recently, the Athletic League has had charge of play activities throughout the city of Baltimore. Early in the present year, however, the Playground Recreational Commission was established by the city and given control of all playground activities in Waverly and elsewhere throughout Baltimore. Because the city has made no appropriation for its needs, this Commission is as yet largely inactive. The Athletic League, on the other hand, is reluctant to extend further financial support to the city's play activities because the supervision of playgrounds has now been formally transferred to the Commission.

During the past few years, two small adjoining unimproved and unequipped lots near Old York Road, in the northern section of Waverly, have also been used for recreational purposes, under the supervision of the Playground Athletic League.

In 1926 the so-called Olmstead studies included recommendations for two additional recreational areas—one, a public park to be located immediately northeast of Waverly, the other, a playground of considerable size, to be located near the northern border of the district. Favorable action on these recommendations would provide Waverly with adequate open spaces for all types of recreation, but until it is taken, playground provision, at least, will remain wholly inadequate for the needs of the present population of the Area.

STREETS AND ALLEYS

With the exception of Wyanoke Avenue, Frisby Street, and the northern section of Ellerslie Avenue—all of which need new gutters, curbs, and surfacing—streets throughout the Area are adequately paved and reasonably well maintained.

At least from the standpoint of health, proper alley pavement and maintenance is probably of greater importance than is the maintenance of streets. While many of Waverly's alleys are paved, well maintained and neatly kept, others fall far below permissible urban standards. Some, indeed, which are indicated on city maps as full alleys, are little more than rough foot paths. Much constructive work can be done in this department of project activity.

Additional street openings are needed to promote more direct traffic movement and to open considerable tracts of land to future building operations. The immediate neighborhoods in which they lie would also be benefited by the closing of certain streets.

KEY

- Woverly Area
- Colored occupancy
- Public porks

PUBLIC PARKS AND AREAR OF WHITE AND COLORED OCCUPANCY

Drowing No. 4

TRAFFIC CIRCULATION

Many of the streets in the Area are too narrow for their traffic load and numerous unrelated street patterns hamper and confuse traffic flow into, within, and out from its borders.

Greenmount Avenue, which bounds Waverly on the west, is the only direct, through, north and south vehicular artery available to the Area and to the populous districts north of it. Because the capacity of this 60-foot street is frequently insufficient for its load, trolley, truck, and passenger-car traffic moves too slowly along it and too frequently jams.

EXISTING AND PROPOSED UTILITIES IN WAVERLY

Drawing No. 5

Old York Road—which is indicated on the city's maps as a 24-foot street but is, in fact, not of uniform width—is restricted to north-bound traffic, does not provide adequately for even that limited use and will not begin to do so until parking is prohibited along its entire length. No direct south-bound artery exists anywhere within the body of the Area.

There are 11 street entrances from Greenmount Avenue into Waverly, all but 4 of which, however, dead-end at Old York Road 1 block east of Greenmount.

Only these 4 streets permit direct east and west movement across the Area; elsewhere such movement is subject to frequent turnings and directional changes, due to the various unrelated street patterns which exists throughout the district.

Excessive cost prohibits any general correction of this condition, but studies—more completely described in a subsequent section of this report—conducted in connection with the survey, have developed important practical revisions which, if carried out, will considerably ameliorate it.

PARKING

Due to the inadequate width of many of Waverly's streets, parking has become a definite problem. The Area contains no public parking lots but many individual and one-story commercial row garages are offered for rent. Property owners and tenants, however, largely use curb spaces for day- and night-parking purposes. On the narrower streets, this both restricts and renders dangerous the free movement of two-way traffic. The project planning department has recommended that various unused tracts of city-owned property, which are scattered throughout the district, be conditioned for open-air parking, free to nearby owners and tenants, and that thereafter the use of curb spaces be restricted or prohibited.

Sufficient car-storage space is not readily available for the patrons of the adjacent Municipal Stadium—which has a seating capacity of approximately 60,000 persons—and on the frequent occasions when it is in use they still further complicate the parking problems of the southern portion of the Area.

A tract which is considerably larger than is necessary for its purposes, or than can be properly maintained within the limitations of its budget, was allotted to the Senior High School—lying just south of the stadium—when the latter was built. A portion of this space should be made available for stadium parking, thus relieving the additional burden which use of the stadium frequently imposes on Waverly's streets.

GAS, WATER, ELECTRICITY, AND SEWERS

The entire Area is supplied with gas, water, and electric service and with both storm water and sanitary sewers. Provision in these respects is fully adequate for the needs of both the present and any anticipated future population. Drawing No. 5 shows existing and proposed water mains, sewers, and electric conduits throughout the district.

STREET LIGHTING

The streets in the residential districts surrounding the Area are lighted almost entirely by electricity, but gas, with outmoded iron standards, is still used for street lighting purposes throughout Waverly. From time to time, proposals have been made to substitute electricity for gas, but no appreciable progress has yet been made in that direction. In some sections, this change would slightly increase maintenance costs; in others, it would greatly reduce them; but in any case it is essential to a broad modernization program.

FIRE PROTECTION

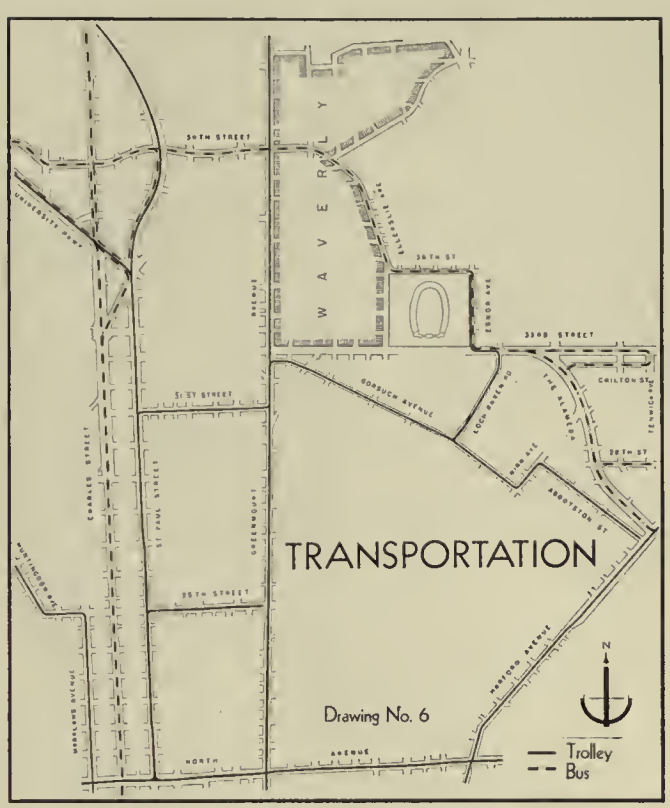
Both the sanitary and the fire departments keep close check on new construction, so that fire hydrants, of which there is at present a sufficient supply, may be added as required.

PLANTING AND LANDSCAPING

Although many lots definitely require better maintenance and the expenditure of small sums for shrub and tree planting, the majority of the lawns in the Area are well kept and their landscaping gives evidence of thought and pride. Each property owner, however, has treated his planting as an individual problem and nowhere has any effort been made to create a unified street picture.

The care of parkway lawns has generally been accepted as the obligation of abutting property owners and these strips are well maintained wherever the adjoining lawn is properly kept up. Although tree planting and maintenance of these curb strips is the responsibility of the Park Board, in many blocks there are few or no parkway trees, as compared with the accepted standard spacing of twenty feet. School grounds likewise require extensive planting.

Future landscaping should be developed on a block or street scale, rather than as a series of unrelated lot problems, and it is recommended that the cooperation of the Board of Park Commissioners be solicited for that purpose.



TRANSPORTATION

Adequate transportation for the needs of the Area is provided in four directions. Along Greenmount Avenue, electric cars supply frequent and fast service south to the city's principal business center and north to its newer residential districts. East and west, there is bus transportation along Thirty-ninth Street, Ellerslie Avenue, and Thirty-sixth Street, supplemented by a trolley line on Gorsuch Avenue, a block south of the district.

Transportation facilities to and from Waverly are mapped in drawing No. 6.

COMMERCIAL

Along Greenmount Avenue, which bounds Waverly on the west, is a business center that sufficiently supplies the commercial, service, and entertainment needs of the territory. Within the body of the Area, along the northern portion of Old York Road, in a district zoned for that purpose, is another small shopping center. Scattered elsewhere throughout the district are two small, nonconforming manufacturing plants and 26 nonconforming, converted homes, now used as combined dwellings and shops.

Economic Status

TAX RATE

Real estate in Baltimore is assessed for tax purposes at its full improved value. Being subject to but two taxing bodies—the State, which has a present rate of $0.23⅓ per $100 of assessed value and the city, whose rate is $2.65, or a total of $2.88⅓ for both—the Area is fortunate in having escaped the multiplicity of overlapping, independent municipal corporations which so complicate the tax picture elsewhere. There are, however, no legal restrictions which would prevent the city from raising its ad valorem tax at will.

Current taxes may be paid without penalty between January 1 and June 30 and real estate may be sold for delinquent taxes at any time after the latter date. As a matter of practice, however, sales are usually delayed until the statute of limitations—which, after 4 years, is legally a good defense for the nonpayment of taxes—is about to become operative. A redemption period of 1 year after tax sale is provided by the State statutes.

ASSESSED VALUE

Information relative to tax assessment and delinquency was obtained by field enumerators from records in the City Hall and Courthouse. In 1927, the 1,496 privately owned and improved residential and commercial properties in Waverly were assessed at $6,068,090 for land and buildings, as compared with the 1939 assessment of $7,177,215 on 1,629 structures.

Although no commercial buildings were constructed within the Area during the 12 years under consideration, the average assessed land and improvement value of the business properties within its boundaries increased from $11,827 to $18,107, or an advance exceeding 50 percent. One-third of this increase represents a mark-up on land and two-thirds of it on *improvements*—and this notwithstanding the fact that considerable structural depreciation and a sharp slump in reproduction costs and market values occurred between the years 1927 and 1939. The average assessed value of the 53 converted dwellings, which are now also used for business purposes, was advanced between those years by over 20 percent, four-fifths of that increase, however, representing *land* advance. During the same period, the average tax value of wholly residential property was largely *stationary*, with a 6½ percent advance practically all in land value. The apparent failure to give proper weight to the factor of structural depreciation and the absence of uniformity in the assignment of increases, indicate a possible superficial application of the city's taxing formula—and also suggests that here is a fertile field for constructive effort by a neighborhood organization representing the entire Area.

Unless it is stabilized, the increasing financial burden imposed by mounting assessments and increasing tax rates, which the business community is thus compelled to absorb, will tend to promote commercial discontinuances, will be reflected in increased retail merchandise costs, and will eventually compel important economic readjustments within the neighborhood.

Table No. 5

ASSESSED VALUE
(Land and improvements)

Land use	1927		1939	
	Number of properties	Assessed value	Number of properties	Assessed value
Commercial only	19	$224,715	19	$344,040
Commercial and residential	53	240,845	53	294,635
Residential only	1,424	5,602,530	1,557	6,538,540
Total	1,496	6,068,090	1,629	7,177,215

Table No. 6

ASSESSED VALUE
(Improvements only)

Land use	1927		1939	
	Number of properties	Assessed value	Number of properties	Assessed value
Commercial only	19	$123,655	19	$205,600
Commercial and residential	53	173,990	53	188,210
Residential only	1,424	4,387,920	1,557	4,761,595
Total	1,496	4,685,565	1,629	5,155,405

Table No. 7

AVERAGE ASSESSED VALUE

Land use	Land and improvements			Improvements only		
	1927	1939	Increase	1927	1939	Increase
Commercial only	$11,827	$18,107	$6,280	$6,508	$10,821	$4,313
Commercial and residential	4,544	5,599	1,015	3,283	3,551	268
Residential only	3,934	4,199	265	3,088	3,080	[1] 8

[1] Decline.

TAX DELINQUENCE

As of July 31, 1939, approximately 14 percent—in dollar volume—of the total tax levied against residential property in Waverly for that year was delinquent, as compared with 15 percent for the entire city of Baltimore.

Taxes on only 8 percent of the total number of properties in the Area, however, were unpaid, from which it may be inferred that, in general, the owners of the less costly type of home liquidate their tax obligations more promptly than those owners whose average investment is greater.

Almost 10 percent of the properties subject to ground lease were delinquent in the payment of taxes, contrasted with a less than 6-percent showing for properties where both land and improvements are under the same ownership—indicating a somewhat greater degree of responsibility among home owners of the latter type.

F. H. A. AREA GRADING FOR MORTGAGE INSURANCE PURPOSES

The Federal Housing Administration has graded virtually all urban areas throughout the country for the purpose of establishing their eligibility for mortgage insurance. Under no condition will that agency consider an application for Title II insurance in a neighborhood rated below 50. Grades in Waverly range all the way from 58, which is considered "eligible but poor," to 84 which is classed "good."

MORTGAGE STATUS OF WAVERLY

Basic data relating to the mortgage status of improved residential property in Waverly were obtained from records in the Baltimore City Hall and Courthouse. It is quite probable, however, that the number of mortgaged properties disclosed and the indebtedness recorded against them, somewhat exceeds the actual number of encumbrances and the amount of the outstanding balances.

Mortgage liens on Baltimore property generally run for a considerable period of years, provide for stated periodical reductions and show no formal courthouse record of curtailment until the final installment has been paid. Mortgagors, when interviewed during the progress of the survey, were frequently unwilling or unable to supply information concerning the amount still unpaid on their mortgage indebtedness. Many of the mortgagees are individuals and relatively small and scattered loan companies which were either inaccessible or were reluctant to provide the desired data. Competent information on unpaid mortgage balances was therefore unobtainable. In a considerable number of cases, also, there is no courthouse record of the extension or foreclosure of mortgages which are long past due, indicating that, while the borrowers may have paid their obligations in full, they have failed to file proper release certificates. Available data are therefore inaccurate and probably overstate both the number of mortgages outstanding and the total amount remaining unpaid on them.

Although the figures which were secured are undoubtedly inflated, it still appears that less than 40 percent of the residential properties in Waverly is subject to mortgage encumbrance—as compared with a national average exceeding 50 percent.[4] The original amount of the indebtedness against these properties represents less than 33⅓ percent of the value of the structural improvements on them, as appraised during the course of the survey. This compares with a national average exceeding 55 percent for both land and improvements.[5]

While the Area's mortgage status thus appears to be exceedingly favorable, it must be remembered that much of the encumbered and unencumbered property is also subject to an additional ground rent lien.

FORECLOSURES

The statutes of Maryland make no provision for redemption after foreclosure, except in the case of ejectment from leased property. After the leaseholder is ejected, either he or the mortgagee can, in equity, recover the property within 6 months.

During the 20-year period between 1919 and 1939, from 12 to 14 percent of the mortgages in the Area were foreclosed. The annual rate of foreclosure was therefore slightly over six-tenths of 1 percent—a noteworthy record, since the period considered includes the years 1931–33.

H. O. L. C. HOLDINGS IN WAVERLY

Mortgages.—As of the date of this report, the Home Owners' Loan Corporation held 122 mortgages on

[4] Real Property Inventory made by Works Progress Administration covering 7,651,896 out of the total 17,372,524 urban dwellings in the United States. In using these data for comparative purposes, it should be borne in mind that changes in national figures have occurred since the inventory was completed in 1936. It is, however the most recent and comprehensive source of comparative data available.

[5] National Bureau of Economic Research, New York.

Waverly residential property, having an unpaid principal value of $252,644, as against a total appraised security value of $373,919. The dwellings so encumbered represent approximately 7½ percent of the 1,610 homes in the Area.

Of these 122 loans, 65 were current in the payment of monthly installments, 44 were in arrears for not exceeding 12 months, 12 were delinquent for 12 months or more and 1 was in process of foreclosure. Below is a comparison of the status of the Corporation's Waverly loans with its national figures.

Table No. 8

STATUS OF H. O. L. C. LOANS

Delinquency	National	Waverly
	Percent	*Percent*
Not in default	76	53
Not over 12 months	16	36
12 months or over [1]	7	10
In suspense, etc	1	1

[1] But not in suspense, etc.

While the percentage of Waverly loans in default is substantially above the national average, the proportion of those which are either current or not more than 12 months delinquent, virtually equals that average.

Acquired Property.—Incident to its operations, the Corporation acquired title to 28 properties in the Area. At the date of this report, 8 of them have been resold, and of the 20 which it still owns, 14 have been rented and 6 are being held vacant for reconditioning, as a precedent to sale or rental: Drawing No. 7 locates all H. O. L. C. acquired and mortgaged properties in the Waverly area.

APPRAISED VALUE

Depreciation, which is the difference between the reproduction cost of a property and its "as is" value, is of three types:

Physical depreciation is calculated on the basis of observed condition and estimated loss sustained through wear and tear, deterioration of structural units and mechanical equipment, and may be described broadly as the approximate cost necessary to replace, repair, or preserve any or all parts of the physical building which have been affected by action of the elements or destructive forces such as insects, fungus, seepage, or decay. It is not to be confused with either functional or economic depreciation.

Functional depreciation is the estimated loss of value due to architectural undesirability, inconvenient interior arrangement, radical exterior design, excessive unusable space, improper placement upon the plot or any of the numerous characteristics inherent in the structure which create obsolescence from a utility standpoint. This figure is calculable by comparison with typical structures of similar proportion and actual or probable utility.

Economic depreciation is the estimated loss of value due to influences affecting the neighborhood in general and the subject property in particular. Transition to lower living standards due to infiltration of undesirable racial, industrial or commercial elements are definite factors. Any changes of utility, whether from single residence to rooming house or converted apartments, should be recognized. Unusual competition from any cause, the oversupply of institutionally owned properties, new developments which detract from typical accommodations or other local conditions should be considered. High general tax assessment or special improvement taxes which are excessive according to local income standards, the opening or closing of through highways, manufacturing plants, etc., always affect the community to a greater or lesser degree. Other local conditions not mentioned—such as income, physical comfort, or the desirability of the location generally—may also exert an economic force upon the community or its inhabitants.

Based on the field examination and on a thorough office study made by Home Owners' Loan Corporation technicians, the original reproduction cost of all residential structures in Waverly has been estimated at $7,071,193, total depreciation at $2,459,867, and "as is" value at $4,611,272. The appraised present value is therefore approximately 6 percent less than the amount shown in table No. 9 at which these buildings were assessed for tax purposes in 1939.

Table No. 9

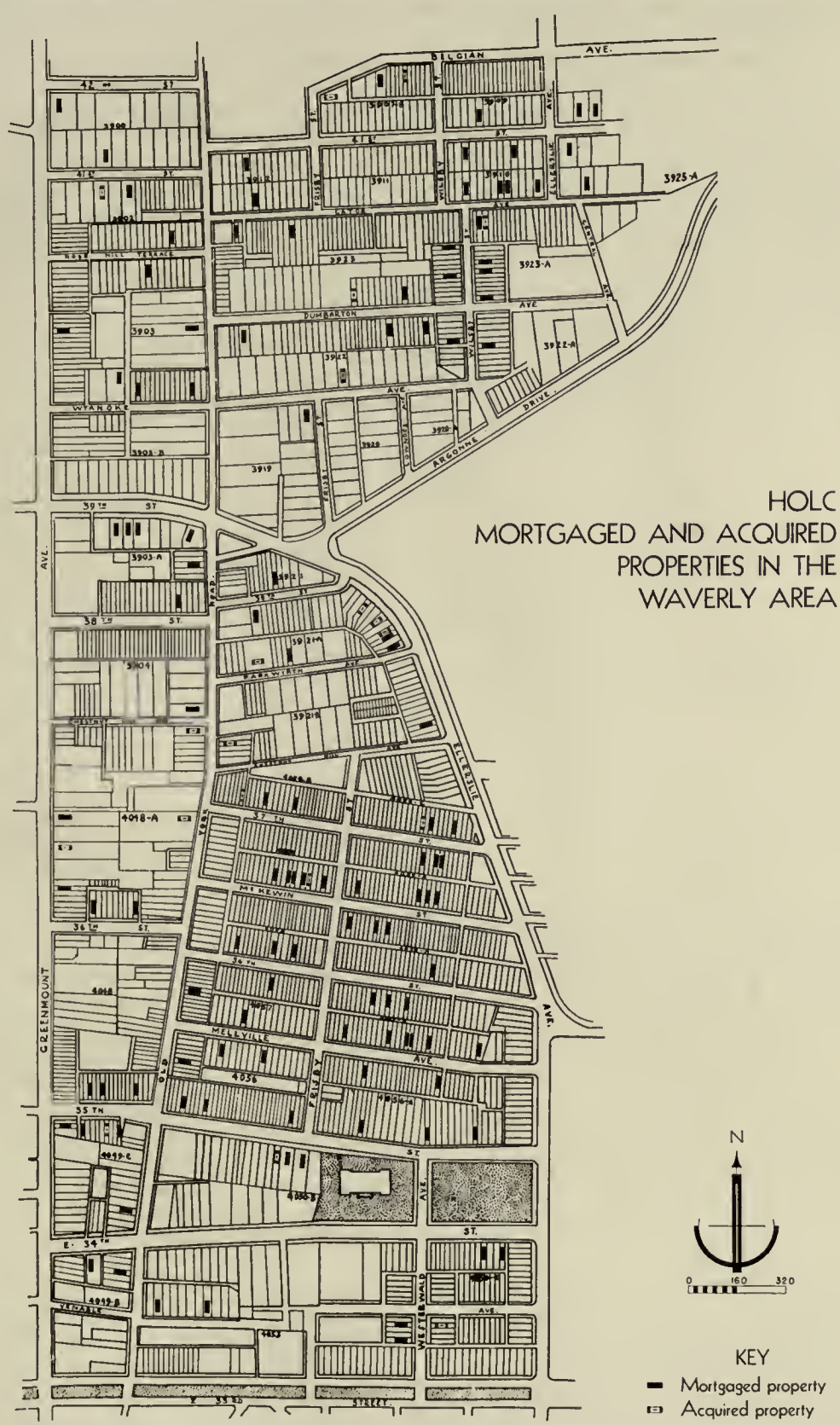
APPRAISED VALUE

(Residential structures only)

Reproduction cost	Physical depreciation	Functional-economic depreciation	Total depreciation	"As is" appraised value
$7,071,139	$1,386,697	$1,073,170	$2,459,867	$4,611,272

VACANCIES

In normal times, the supply of houses available for rent and the curve of rental rates, together constitute a reasonably dependable barometer of the social and economic trend of a residential area. There is a definite relationship between vacancies, permanent rent declines, and neighborhood housing conditions. As vacancies increase, rent levels fall, maintenance is postponed, the relative cost of municipal services mounts and, paradoxically, overcrowding and average occupancy per room increases.


HOLC
MORTGAGED AND ACQUIRED
PROPERTIES IN THE
WAVERLY AREA
N
0 160 320
KEY
Mortgaged property
Acquired property
BELGIAN AVE.
DUMBARTON AVE.
ARGONNE DRIVE
ELLERSLIE AVE.
GREENMOUNT AVE.
MELLVILLE AVE.
ST.

Drawing No. 7

Available vacancy and rent level figures for the past two decades include those for an economically abnormal period and, when used for purposes of historic comparison, produce but a confused pattern. Definite inferences concerning present conditions may, however, be drawn from an examination of current rent scales and vacancy data in Waverly.

Of the 1,515 single-family residential units surveyed, 1,496, or 98.8 percent, were found to be occupied. The vacancy percentage of the Area is therefore comparatively low. Vacant dwellings, of which there were 19, or 1.2 percent, were well scattered.

This exceedingly high ratio of occupancy for a district of its age and kind indicates, on the one hand, the satisfaction of its present residents with housing and general neighborhood conditions and, on the other, the readiness of prospective purchasers and tenants to move into it.

Table No. 10

VACANCIES

Type	Total structures	Number Vacant	Percent of total
Detached and semi-detached	301	4	1.3
Row houses	1,214	15	1.2
Total	1,515	[1] 19	1.2

[1] Includes 5 owned by Home Owners' Loan Corporation.

RENT SCALE

Information obtained from sources considered competent, sets the current Waverly rent scale at a somewhat higher level than that for dwellings of similar age and type elsewhere in Baltimore.

Table No. 11

RENT SCALE

Class	Type	Rent range
Lowest	Frame	[1] $15–$20
Medium	Frame or brick	20– 35
Better	do	35– 50
Good	do	50– 75
Best	Brick	[1] 75– 85

[1] Includes approximately 10 units only.

Approximately 20 percent of the residential structures in the Area are tenant occupied, at average rentals ranging between $35 and $50. In this connection, it is interesting to note that the average monthly rental rate for 45 principal cities throughout the United States is below $25 and for the southeastern cities is under $20.

FOR SALE AND FOR RENT

A low rate of residential movement, which may be inferred when the supply of available units is at a minimum, likewise reflects the desire of satisfied owners and tenants to continue their present place of residence and indicates a sound social and economic neighborhood condition.

Table No. 12

PROPERTY FOR SALE AND FOR RENT

(Residential structures only)

Type	Total structures	Number for sale [1]	Percent of total	Number for rent	Percent of total
Detached and semi-detached	301	21	6.9	6	2.0
Row houses	1,214	41	3.3	13	1.1
Total	1,515	62	4.0	19	1.2

[1] Includes 20 properties owned by Home Owners' Loan Corporation.

It is evident that no residential surplus exists in Waverly. Including 20 residential structures now owned by the Home Owners' Loan Corporation, only 62 dwellings—or 4 percent of the homes in the Area—are offered for sale. That only 1.2 percent of all units are available for rent is also noteworthy. The percentage of single-family, detached and semi-detached residences for sale (6.9 percent) is more than twice that of the row houses so available (3.3 percent) and virtually the same ratio of percentages obtains in the case of those for rent.

COMPARATIVE LEVELS

At their low point, real estate values in Waverly declined to about 50 percent of their 1926–29 level; they have now recovered to about 60 percent of that level. This compares with a 50-percent decline and negligible recovery in the less desirable neighborhoods of the city.

Rentals for modern brick row houses, particularly in the better sections of Waverly, declined to an average of 40 percent of their 1926–29 level; they have now recovered to about 60 percent of that level. The decline in single-family B- and C-grade frame dwellings was about 50 percent with a present recovery to about 60 percent.

MARKET

As is to be expected, newly constructed residences sell more readily than old, and there is a more active market for brick row houses than for one-family detached frame dwellings. Terms vary to fit the needs of the purchaser but, in general, existing ground leases are permitted to stand and improvement mortgages, representing from 70 to 80 percent of the value of the encumbered structures and running for from 10 to 25 years, are accepted by vendors.

NEW CONSTRUCTION

Permits for the construction of 16 masonry residences in Waverly were issued in 1939. Most of these houses were completed at the date of this report, 7 had been sold, and 9 were still unoccupied.

Structural Status

NEIGHBORHOOD DEVELOPMENT

The earliest dwelling in the section now known as Waverly, of which there is any record, was built in 1830. During the succeeding 50 years, residential construction was confined almost entirely to a small district near what is now the intersection of Wyanoke Avenue and Argonne Drive and to the 2 blocks bounded by Old York Road, Greenmount Avenue, Thirty-third Street, and Thirty-fifth Street. In all of that period, but 42 residences were built. During the following 10 years, construction accelerated sharply, that decade accounting for the erection of almost 4 times as many houses as were built during the entire preceding half century. These buildings, the majority of which were of frame construction, were modest detached or semi-detached homes of the various Victorian styles popular during that era. Even as late as 1895, however—except for the 2 small districts described above—Waverly and all of the territory beyond it to the east, north, and west, was still a farm and country estate community, in which frame construction predominated over masonry in the ratio of 3 to 1.

Building operations slackened during the 1895–1905 decade, but in that period masonry construction for the first time exceeded frame—and thereafter virtually displaced it. Volume began to improve about 1910, reached its peak in the 5 years immediately following the close of the World War—when over 750 permits were issued—and began to decline in 1926, in sympathy with the general slump in national construction. Though there has been marked improvement during the past 18 months, the total building volume for the decade ending with 1939 was less than that for any similar period during the past half century.

Frame structures, mostly built prior to 1915, now comprise 15.4 percent of the homes in Waverly, and masonry structures, largely erected within the decade 1915–25, make up the remaining 84.6 percent.

The growth of the district, and the consequent eastward movement of construction, is clearly indicated in the accompanying four drawings, Nos. 8, 9, 10, and 11, showing its structural density in the years 1894, 1906, 1914, and 1939. The transition from frame to brick construction is apparent in table No. 13.

Table No. 13

AGE AND MATERIAL
(Residential structures only)

Year built	Number built		Total for period
	Frame	Masonry	
1884 and earlier	30	12	42
1885–94	115	39	154
1895–1904	52	59	111
1905–14	28	270	298
1915–24	17	737	754
1925–29	1	164	165
1930–34	1	29	30
1935–39	1	49	50
No report	2	4	6
Total	247	1, 363	1, 610

In comparatively recent years, Waverly—except directly to the south—has been quite rapidly and completely surrounded by residential developments which include many fine and costly modern homes, embodying the best in the design, construction technique, and mechanical excellence of a late era. Thus, at the very core of one of Baltimore's best—and still growing—residential communities, lies the much older Waverly area which, compared with the neighborhoods that surround it on three sides, has for some years shown a gradual trend that is opposite to, rather than parallel with, that of its environs.

GRADUAL COORDINATION

As so frequently happens in old and slowly maturing communities, the Waverly area has an irregular and unscientific street pattern. Old homes are intermingled with newer structures, frame construction keeps company with brick, and maintenance ranges all the way from excellent to poor. Clearly apparent on drawings Nos. 8, 9, 10, and 11, however, is a progressive improvement in neighborhood planning, which indicates a developing consciousness of the necessity for the

alinement and proper placement of the structural components of a residential block and for coordination in the arrangement of streets, parkways, and alleys—until finally the last platted area, that along Westerwald and Ellerslie Avenues, exhibits a reasonably normal street, parkway, and alley design, uniform building lines, and orderly structural placement.

LAND USE

In the land use table which follows, privately owned vacant lots are listed as "not improved." Property improved for church, school, library, hospital, charitable, park, playground, municipal protective, and like purposes, and city-owned vacant land, is tabulated as "tax exempt." Lots on which there are one-story row garages, intended for rental, but which are otherwise not improved, are separately classified in table No. 14 but in subsequent tabulations are included with privately owned vacant lots. Buildings originally designed primarily for business purposes are listed as "commercial only." Former residential properties, now in part converted to commercial use but still also occupied as homes, are tabulated in tables Nos. 14 and 15 as "commercial and residential"—but, since their commercial use represents nonconformance and is invariably subordinate to their residential use, they are subsequently listed as "residential only." Structures used wholly as residences, whether detached, semi-detached, or in rows, are tabulated as "residential only."

There are 1,748 parcels of real estate in the area, of which 223 are improved with single-family detached residences, 1,214 with single-family attached houses in rows, 78 with semi-detached 2-family dwelling units "side by side," 30 with 2-family dwellings "up and down," 12 with multiple-family structures, 53 with converted homes now used for both business and residential purposes, 17 with commercial structures, 2 with small manufacturing plants employing from 8 to 15 persons each, and 46 with 1-story commercial garages in rows. In addition, there are 35 lots which are used for religious or municipal purposes and are tax-exempt and 38 which are privately owned and are unimproved.

Lots, as originally platted, frequently included a street frontage far exceeding that required for a single-family dwelling—one of the unimproved lots in block No. 4053, for example, has a total frontage of 495 feet. Thus, there are vacant areas in Waverly still sufficient for the construction of several hundred new homes.

Table No. 14

LAND USE
(Unimproved and improved)

Use	Total reported	Percent
Not improved, privately owned	38	2. 2
Tax exempt	35	2. 0
One-story row garages	46	2. 6
Commercial and industrial	19	1. 2
Commercial and residential	53	3. 0
Residential only	1, 557	89. 0
Total	1, 748	100 0

RESIDENTIAL STRUCTURES

Only 1.2 percent of the property in Waverly is improved with structures originally built for business purposes; another 3 percent is improved with single-family residences now also converted to commercial use. Computation of the number of residential structures shows that row houses predominate in the Area, as they do in comparable neighborhoods elsewhere in the city, over 75 percent of the total number of residential buildings in the district being of that type. Virtually all of the two-family "side-by-side" structures have double ownership and they, together with single-family detached houses, comprise approximately 20 percent of the total. Only six-tenths of 1 percent are multiple-family structures, and less than 2 percent are single-family, two-story dwellings now converted to two-family use.

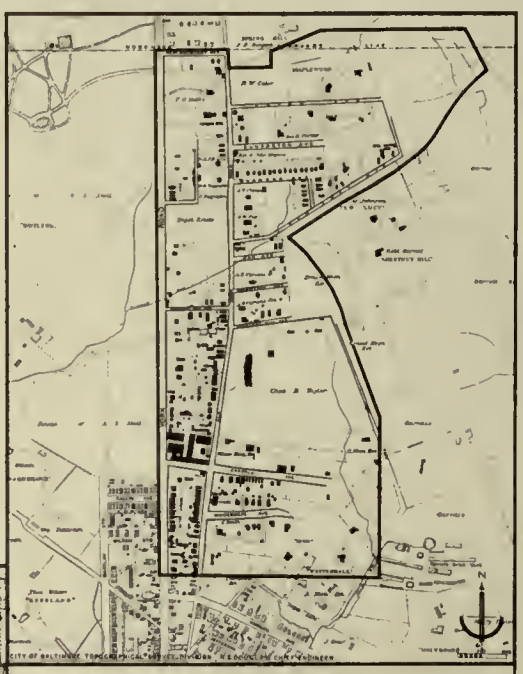
When they were newly built, these homes were modern and desirable for their era, type, and kind. But better techniques were constantly being evolved during the long period of Waverly's growth and, consequently, the Area today provides a virtually complete cross-section of the development of small-home functional, structural, and architectural design during the past 75 years.

Table No. 15

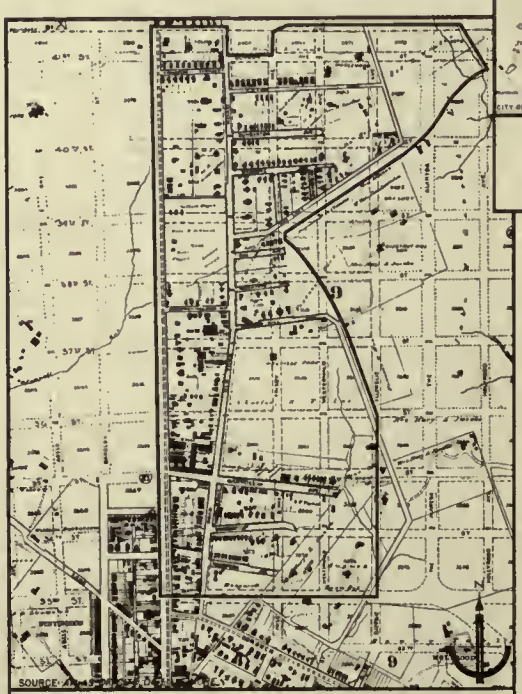
ANALYSIS OF EXISTING RESIDENTIAL STRUCTURAL TYPES

Type	Number of structures	Percent of total structures
Single-family, detached	223	13. 8
Single-family, row	1, 214	75. 3
2-family, "side-by-side"	78	4. 7
2-family, "up-and-down"	30	1. 8
3-family, 3 floors	6	0. 3
4-family and over	6	0. 3
Commercial and residential	53	3. 8
Total	1, 610	100. 0

STRUCTURAL



As of 1894



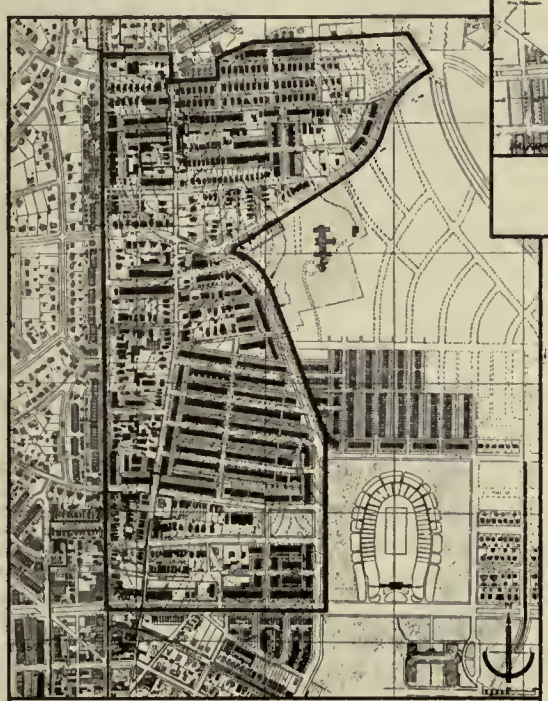
As of 1906

AND STREET

Drawings Nos. 8 and 9

DEVELOPMENT

As of 1914



As of 1939

OF WAVERLY

Drawings Nos. 10 and 11

EXTERIOR MATERIAL

Brick exterior wall construction prevails in Waverly. Frame buildings comprise only 15.4 percent of the total number of structures and practically all of them were built prior to 1915. Since that year, more than 1,000 houses have been constructed in the Area—of which all but 22 are masonry.

Stone as an outside wall material occurs infrequently and then—with the exception of three structures on Thirty-ninth Street—only as an embellishment to brick construction. During the early years of the present century, 61 cement block, 2-family, "side-by-side" houses were erected, largely on Cator and Forty-first Street—by a builder who had previously acquired a block-molding machine, probably for the purpose of competing with the product of a brickyard which, somewhat earlier, had been established adjacent to the Area and was supplying a considerable portion of the wall material used in it. Occasionally, in the process of rehabilitation, stucco or asbestos shingles have been applied to an old wood surface, but at least 1,300 of the 1,610 structures in the Area are of brick construction.

Table No. 16

EXTERIOR MATERIAL
(Residential structures only)

Material	Number	Percent
Frame	247	15. 4
Masonry	1, 363	84. 6
Total	1, 610	100. 0

COMMERCIAL STRUCTURES

Commercial structures in and adjacent to Waverly greatly vary in age. The majority of them—both in number and importance—lie along Greenmount Avenue, the center of which thoroughfare bounds the project on the west. They include chain stores, super-markets, ladies' and men's shops, drug stores, bakeries, groceries, meat markets, savings and loan association offices, garages and repair shops, restaurants, and theaters.

That portion of Greenmount Avenue which bounds Waverly on the west, has a frontage of 4,250 feet. All commercial structures on that frontage, however, are by ordinance confined to the two blocks which lie south of Thirty-fifth Street—a frontage of only 850 feet. The frontage north of Thirty-fifth Street has been zoned for multiple-family apartment use and, as such, far exceeds neighborhood needs. Because its present zoning status adversely affects the use of all residential property on Greenmount Avenue north of Thirty-fifth Street, it is recommended later in this report that the present zoning ordinance be amended so as to restrict it to one- and two-family residential use only.

Table No. 17

RATIO OF COMMERCIAL TO RESIDENTIAL STRUCTURES [1]

Use	Number	Percent
Commercial and industrial	19	1. 16
Residential	1, 610	98. 84
Total	1, 629	100. 00

[1] Commercial row garages, tax-exempt lots, and unimproved lots omitted.

A group of 16 small shops, 9 of which are housed in converted dwellings, has gradually developed along the northern end of Old York Road, in a district zoned for business. Elsewhere within the body of the Area are 44 scattered former residences now used also as stores, only 18 of which are in areas zoned for commercial use.

It is evident that Waverly is predominantly a residential neighborhood, dwellings comprising 98.84 percent of the total number of structures, as against only 1.16 percent of commercial buildings.

As this report is chiefly concerned with the problem of residential property decline and conservation in the Waverly area and because the consolidation of figures for commercial and residential properties—particularly where dollar values are involved—would so distort calculations and tables as to render them virtually valueless for purposes of comparison and analysis, data covering properties used primarily for business purposes have been omitted from all compilations which follow, unless exception is specifically noted in the title of the connected tabulation.

Structural Condition

DEFINITION

The residential desirability of a given urban neighborhood is largely influenced by its church, school, recreational, amusement, and transportation facilities; by its water, gas, electric, sewer, and street pavement provision; by its landscaping; and by the degree to which its housing units are standard in equipment and maintenance.

The characteristics which render a dwelling substandard vary considerably from region to region and from city to city. It is relatively difficult, therefore, to set up a precise definition of the term "substandard housing"—but obsolete architectural form, inconvenient interior arrangement or radical exterior design, absence or obsolescence of those plumbing, heating, and lighting facilities which are usual to the locality, overcrowding, abnormal deterioration, and unsafe condition of the physical structure are all factors which render a dwelling unit substandard.

INFILTRATION

Although it lies within the boundaries of a large urban center, Waverly's population is a fair cross-section of that of the average small American city. Many owners have occupied their present homes for a long period of years. While a considerable number of the one-family, residential structures in the Area are unattractive in architectural design and plan, lack modern appointments and equipment, suffer from some degree of deferred maintenance and invite undesirable occupancy, the occupants of the great majority of the Area's dwellings are accepted as desirable neighbors. It is for this reason—and because a large volume of comparatively recent brick construction has temporarily served to lower the average structural age and raise the average structural condition of the community—that the residents of Waverly have not yet fully realized the danger of the infiltration of families having more limited earning capacity and lower living and civic standards than their own, which the comparatively small number of depreciated single structures and structural groups at various points in the Waverly area is definitely encouraging.

ONE-FAMILY DETACHED AND SEMI-DETACHED HOMES

Lot frontages for detached houses average 28 feet, which is somewhat greater than the minimum the city is expected to establish, in the near future, for comparable construction.

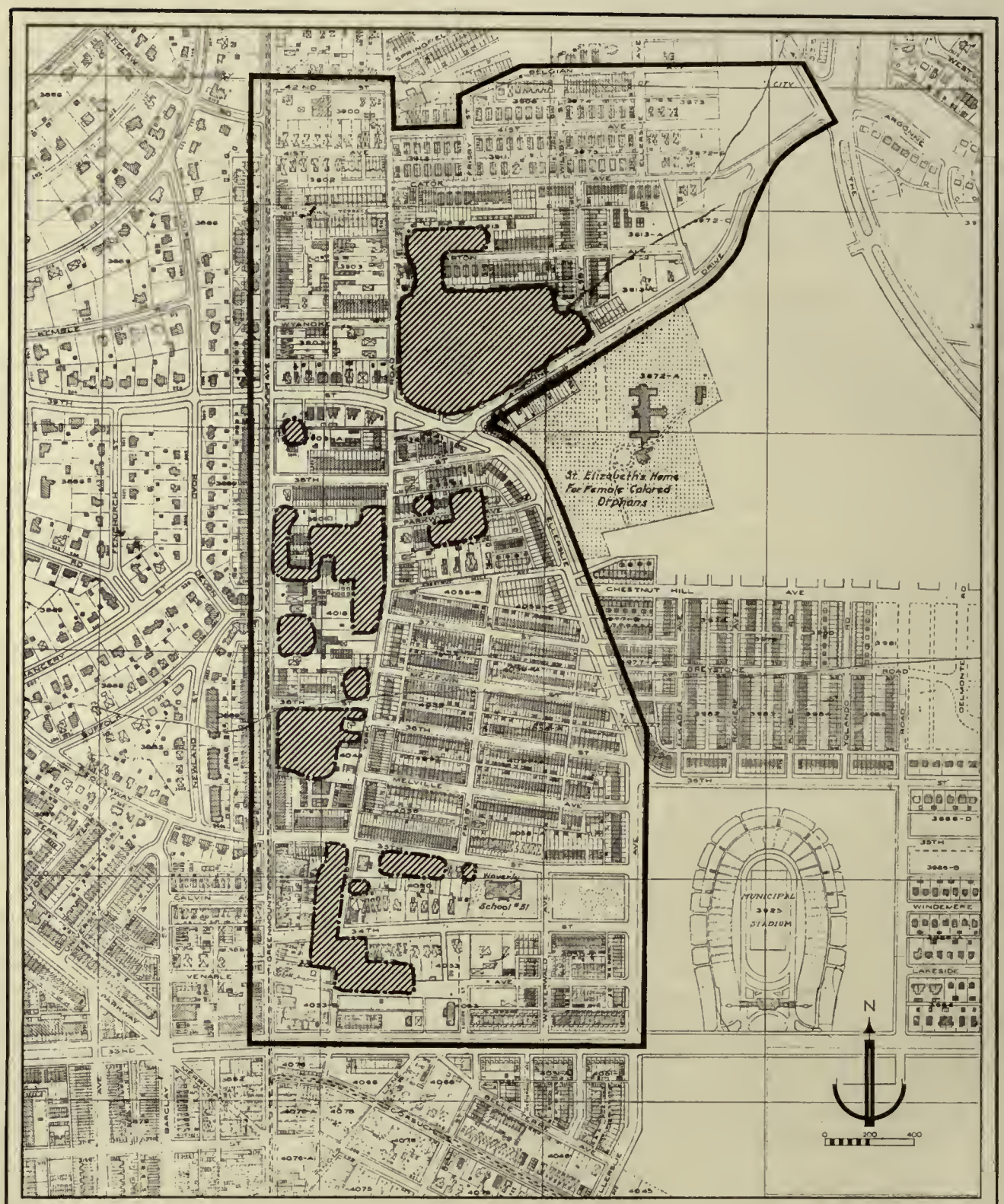
Approximately 200 of the 301 detached and semi-detached homes in the Area are well cared for, need no remodeling, and require only minor—if any—maintenance repairs. All of them have central heating plants, running water, indoor flush toilets, and comparatively modern bathroom and kitchen equipment. Like the row houses described below, they will continue to attract a desirable class of purchasers and tenants.

There are, however, some 100 detached and semi-detached homes, 35 to 50 years old, located singly and in groups in many parts of the Area, which are definitely depreciated, both physically and functionally, and which require extensive reconditioning and modernizing. Drawing No. 12 on page 32 shows the dispersion of these sore spots and drawing No. 24 on page 54 shows the influence being exerted by one of them.

Structurally, these homes are in a poor state of repair. Their kitchen and bathroom equipment and fixtures are obsolete; under some 15 of them which now have no basements, excavation of a space at least sufficient to accommodate central heating plants should be made; considerable architectural revision is desirable, if they are to be restored to the general standard of the Area. They constitute definite neighborhood sore spots; have unfavorably affected property values—and what may perhaps be described as neighborhood morale—in their immediate vicinity; and their adverse influence will, unless checked and reversed, eventually extend much farther into the community. Immediate effort should therefore be made to induce their owners to bring them back to the general neighborhood level, at least so far as maintenance is concerned, in substantial conformity to the recommendations embodied in the Master Plan.

ROW HOUSES

Row houses account for 1,214 residential units in Waverly. Although they are scattered more or less



DEPRECIATED AREAS

KEY

Areas suffering from physical depreciation due to old age, lack of maintenance, and unrestricted land utilization.

Drawing No. 12

indiscriminately throughout the Area, the large majority of them are concentrated in its southern half. A few date back as far as 35 years, but approximately 80 percent of them were constructed during the period immediately following the World War. The most modern and desirable of these row houses are located along Thirty-third Street, the eastern end of Thirty-fourth and Thirty-fifth Streets, on Westerwald Avenue and along the whole of Ellerslie Avenue.

In design, arrangement, kitchen, bathroom, and mechanical equipment, they conform to neighborhood standards. All have central heating plants—hot air, steam or hot water—and many are equipped with oil burners. The newer and higher priced have tiled baths, built-in tubs, and showers. Practically all of them are well maintained physically and pride of ownership is demonstrated by the condition of lawns and the extent of planting and landscaping. Most row-house owners have used uniform paint shades in block groups, but displeasing evidences of individualistic taste in color selection are occasionally found. In general, however, owners have recognized the fact that the use of uniform color throughout each block adds to the attractiveness of their homes.

Except for two contiguous groups, more fully described in a subsequent section, only continued maintenance at the present level and, in some cases, more extensive planting, have been recommended for these row houses.

Lot widths vary from 14 to 22 feet and are typical of those on which thousands of comparable Baltimore homes are built. They appear to satisfy and acceptably serve owners and tenants who require homes of this general type.

TWO-FAMILY, TWO-STORY HOUSES

Scattered generally throughout the Area are 30 two-family, two-story structures. Approximately 90 percent of them are converted single-family dwellings and practically all exceed 40 years in age. Predominantly of frame construction, they are in a fair state of repair.

MULTIPLE-FAMILY STRUCTURES

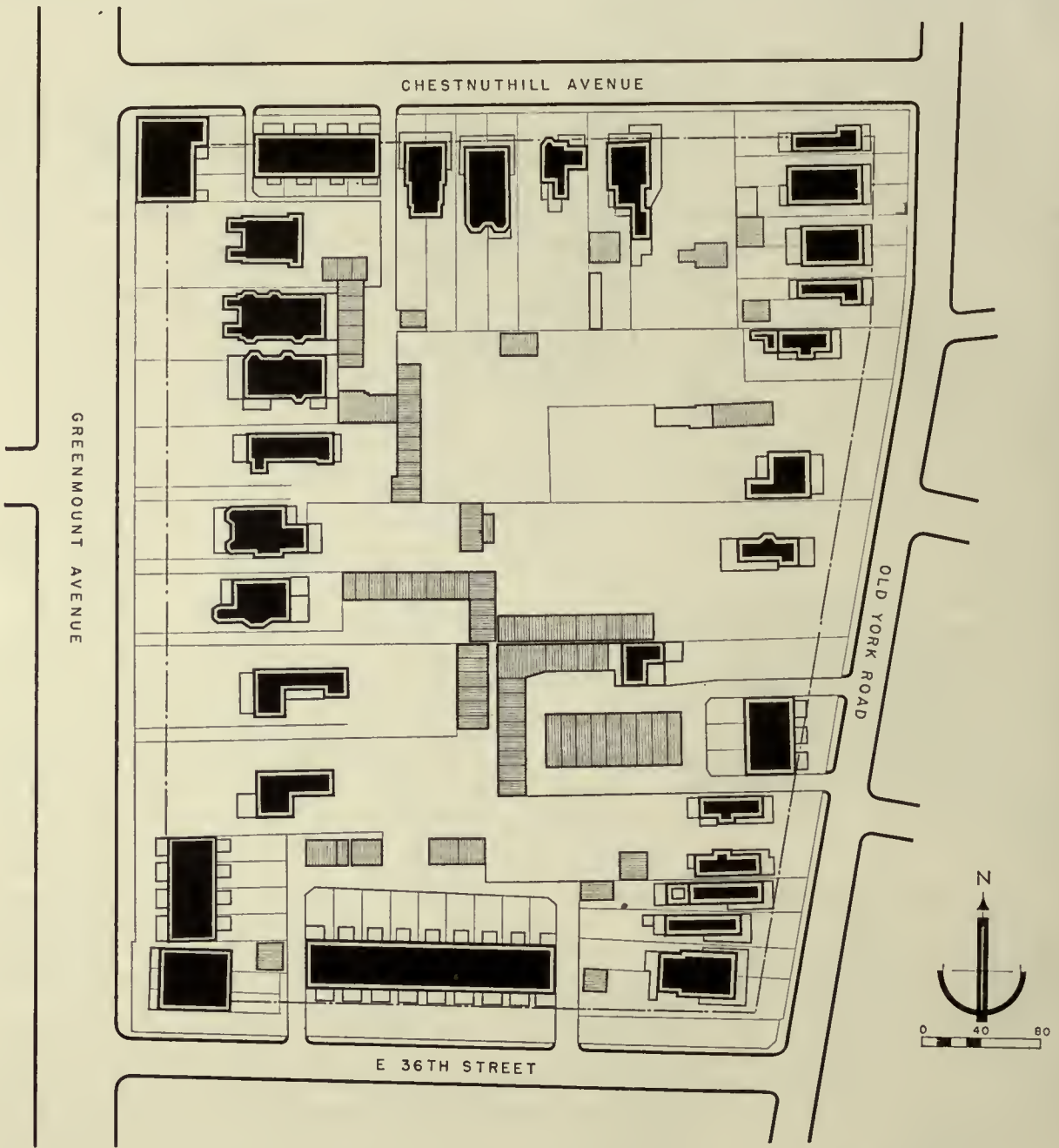
Largely concentrated on the western border of the Area, along Greenmount Avenue, north of Thirty-fifth Street, are 12 multiple-family properties, containing a total of 51 residential units. Of these 12 structures, 9 are converted dwellings, and 3 were originally built for multiple-family use. All but 2 of them are of frame construction, 8 are more than 40 years old and all are reasonably well maintained.

PLACEMENT

Failure to establish and observe uniform building lines and structural spacings, is one of the less important causes of neighborhood disintegration. Following a survey made some years ago by the Board of Zoning Appeals, as a precedent to the first zoning ordinance, it was estimated that 50 percent of the single-family, row and detached residential structures in Baltimore do not conform to those standards of alinement and spacing which accumulating experience has proved necessary for free traffic flow, safety at street intersections, and health, as the last is influenced by light and air.

Building set-back lines have never been established in Waverly and, too frequently, throughout the older sections of the Area proper spacing and structural alinement seem to have been totally disregarded. All of the residences on the western portion of Venable Avenue—for example—are detached, single-family structures, one room wide and several rooms deep, with an interstructural space which averages not more than 10 feet. Necessarily, windows are largely located at the front and back of these buildings; window spacing and placement fail to provide sufficient ventilation and light; and—based on present-day standards—the buildings are unsanitary in these respects. On the south side of Thirty-fifth Street, between Old York Road and Westerwald Avenue, an entire group of single-family homes has been crowded on long narrow lots, with insufficient spacing, restricted light, and inadequate ventilation. On Old York Road, between Thirty-sixth Street and Chestnut Hill Avenue is an even worse example of irregular and fantastic lot dimensions, structural overcrowding and not even the vague semblance of a uniform building line, as depicted in drawing No. 13 on the following page.

This condition can be rectified only gradually. For that purpose, proper set-back lines should at once be established throughout the Area and those lots which, by reason of their narrow frontage, have promoted improper structural spacing, should now be mapped for progressive resubdivision and enlargement. As later demolition and new construction proceed, proper alinement and adequate spacing for light and air will thus be assured.



EXAMPLE OF IRREGULAR BUILDING ALIGNMENT

Drawing No. 13

Structural Rehabilitation

DETACHED AND SEMI-DETACHED HOUSES

While the great majority of the homes in Waverly, as a whole, either need minor or no current repairs, a considerable percentage of its single-family, detached and semi-detached houses, located in virtually all sections of the Area, require more or less extensive reconditioning and modernization. Group examples of this condition occur near the western end of Venable Avenue; on Old York Road between Thirty-third and Thirty-fifth Streets; along the south side of Thirty-fifth Street in the 600 block; in the 600 block on Wyanoke Avenue; on Chestnut Hill Avenue; and along the upper end of Frisby Street. Also scattered throughout the Area are several smaller groups and individual units which are in need of considerable major reconditioning.

Table No. 18

EXTERIOR CONDITION
(Single, semi-detached, and two-flat)

Item	Good	Fair	Poor
Roofs	27	224	70
Chimneys	34	270	27
Exterior walls [1]	40	272	19
Foundations	49	273	9
Porches	31	266	34
Sheet metal	26	249	56
Painting	27	157	147
Sidewalks	51	188	92

[1] Except paint.

Table No. 18 groups Waverly's 331 detached, semi-detached and two-flat structures according to exterior maintenance needs. It shows that 28 percent of all of the non-row housing structures in the Area are in poor condition and that another 57 percent need some degree of repair.

In developing the Waverly program, it was necessary to determine the best future use of all parts of the district, in relation to the development of the city and metropolitan area, before recommendations for the rehabilitation of individual properties could be intelligently formulated. A summary of the studies covering area zoning, population-density control, and street pattern adjustment, made during the survey and planning phase, appears elsewhere in this report as Appendix D.

Based on the field survey and on an office analysis of each dwelling and its environment, a general program for the structural rehabilitation of virtually all depreciated buildings in the district—and, in many cases, for their architectural treatment—was developed. The estimated cost of the exterior structural reconditioning and architectural treatment so recommended is approximately $150,000.

PROFIT

As is apparent in table No. 19, exterior reconditioning will show a profit—in the form of increased property values—estimated at 20 percent over the cost of the work involved.

Based on a careful and sufficient sampling, it has been estimated that the cost of the interior decoration, structural repair and replacement of obsolete plumbing, heating, and kitchen equipment, which is essential to the restoration of these structures to general neighborhood standards, will be not less than $50,000, and that the ratio of resulting value increase to cost will approximately duplicate that shown in table No. 19 for exterior repairs.

The profit factor, however, is of only secondary importance in the Waverly conservation project. Preservation of social values and protection of equities—rather than general equity enhancement—are its primary purposes.

Table No. 19

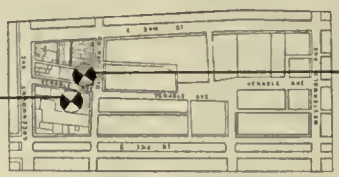
EXTERIOR RECONDITIONING
(Residential structures only)

"As is" appraised value	"As reconditioned" value	Estimated cost of reconditioning	Increase over cost of reconditioning	Percent increase over cost
$1, 024, 035	$1, 203, 830	$149, 022	$30, 773	20

SUGGESTED PROGRESSIVE IMPROVEMENT IN LAND USE AT OLD YORK ROAD AND VENABLE AVENUE

PRESENT

PRESENT



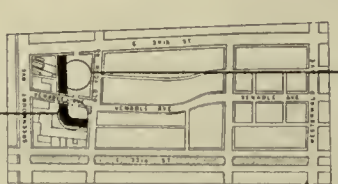
PRESENT PLAN

STEP 1

STEP 1

STEP 2

STEP 2



FUTURE ULTIMATE PLAN

Drawing No. 14

DETAILED STUDIES

Illustrating group structural studies, drawing No. 14 depicts a three-stage utilization of the—now vacant—northwest and southwest corners of Old York Road and Venable Avenue.

Detailed studies were also made of one or more residential structures in each block, the condition of which was found to be below the standard of maintenance set for the neighborhood. Consideration was given to the repair, remodeling, modernization, embellishment, and landscaping necessary to restore the subject dwelling to the highest feasible standard, consistent with its present economic and physical condition, its surroundings, and the common plan for the Area as a whole. In this connection a careful estimate of cost was made and a pencil sketch, embodying desirable architectural changes, was frequently prepared.

When the second stage of the Waverly program is inaugurated, each block captain will be furnished with a kit, made up of structural rehabilitation studies, cost estimates, sketches, street revision maps, interior play area plans, landscaping recommendations, etc., relating to his particular block, and with a description of the project operating plan and objectives. Thus he will be equipped to present visually, by means of an example which may be easily comprehended by, and is well known to, each property owner assigned to him, the project approach to community conservation, with particular reference to the maintenance level which has been established for his own immediate neighborhood and for the Area as a whole.

EXAMPLES

Following is the estimated cost of the work recommended in connection with the repair and remodeling study illustrated in drawing No. 15:

Add new railing to porch roof and install new porch columns	$150
Remove dormer and rebuild roof as shown on sketch	92

EXAMPLE OF SUGGESTED REHABILITATION

Before

After

Drawing No. 15

Change chimney cap	$10
Repaint all exterior trim and openings and restain shingle walls	165
New shrubbery	25
Total	$442

The estimated cost of the rehabilitation program shown in drawing No. 16 is as follows:

	Alternate No. 1	*Alternate No. 2*
Wrecking and repairing	$35	$35
Install new terrace, columns, entrance, canopy, and blinds where indicated	273	752
Change chimney caps	25	25
Repaint all exterior trim and openings	125	175
New shrubbery	25	25
Total	$483	$1,012

ROW HOUSES

There are 1,214 row-house units scattered throughout the Area, more than 900 of which were constructed during the decade following the World War. In general, they show definite evidence of pride in ownership, need little or no major remodeling or repair and, except for additional planting and landscaping here and there, require only current maintenance treatment. Architectural readjustments are desirable, but not essential, in two contiguous groups of identical design, one in the 4000 block on Greenmount Avenue and the other in the 500 block on Forty-first Street.

PROMPT REHABILITATION NECESSARY

Due to the fact that approximately 1,000 brick row-house units (or over 60 percent of all dwellings in the Area) are modern and comparatively new, the average structural condition of the community can be rated "fair to good." Few, if any, of the dwellings in Waverly should at this time be classified as substandard, but unless the definite physical and functional depreciation which now marks a considerable number of them is promptly corrected, that rating will be justified within a comparatively short period of time. The reconditioning which is required is neither complex nor costly, but the value and residential desirability of the units directly involved—and of their neighbors—will be adversely affected unless and until it is completed.

H. O. L. C. POLICY

In order (1) to put the properties which it still owns into the best practical condition for rental or sale, (2) to assist in establishing practical community reconditioning standards, and (3) to inspire the cooperation of other owners in the Waverly Conservation Program by providing them with outstanding examples of sound reconditioning and maintenance, the Corporation—as the largest single property holder in the Area—is making such exterior and interior architectural alterations and is performing such exterior and interior reconditioning work as is justified by the type, surroundings, and condition of its acquired properties and by the common plan for neighborhood stabilization.

Particularly in those cases where the interior design is bad, alterations are being made which will at least equal and sometimes exceed project standards for surrounding property. The average cost of reconditioning the 15 Corporation properties which are in need of repair is $663; the average value increase which it is estimated will result, is $797.

Table No. 20

RECONDITIONING OF H. O. L. C. ACQUIRED PROPERTIES

Number owned	Appraised value "as is"	Estimated reconditioning cost	Estimated value "as reconditioned"
[1] 20	$62,725	$9,949	$74,690

[1] Five of which will require no reconditioning under this program.

INTERIOR PLAYGROUNDS

Waverly is markedly deficient in recreational space, particularly for younger children. Vacant block or part-block areas, suitable for formal city playgrounds, are nowhere available within the district. In developing recreational facilities for Waverly, an "interior play area" scheme was therefore adopted.

This plan, so successfully followed in Flint, Mich., that it is frequently referred to as the "Flint plan," has been used in numerous cities where funds and open space suitable for formal, city-financed and supervised playgrounds are lacking. Under it, abutting owners lease or pool the property which constitutes the core of their block and, with the approval and cooperation of the City Park Commission or an equivalent agency, landscape both the block rim—that is, the parkways and private lawns along the four encircling streets—and the proposed recreational space. The Commission usually supplies necessary equipment, consisting of swings, sand boxes, etc., and subsequently maintains both the rim and interior landscaping. Thereafter, the interior play area is conducted by the abutting property owners as a joint enterprise, wholly independent of municipal service and control except for planting maintenance.

Twelve Flint plan interior play areas have been recommended in the Waverly Master Plan for development at the locations indicated in drawing No. 17 on page 40.

EXAMPLES OF SUGGESTED REHABILITATION

BEFORE

ALTERNATE 1

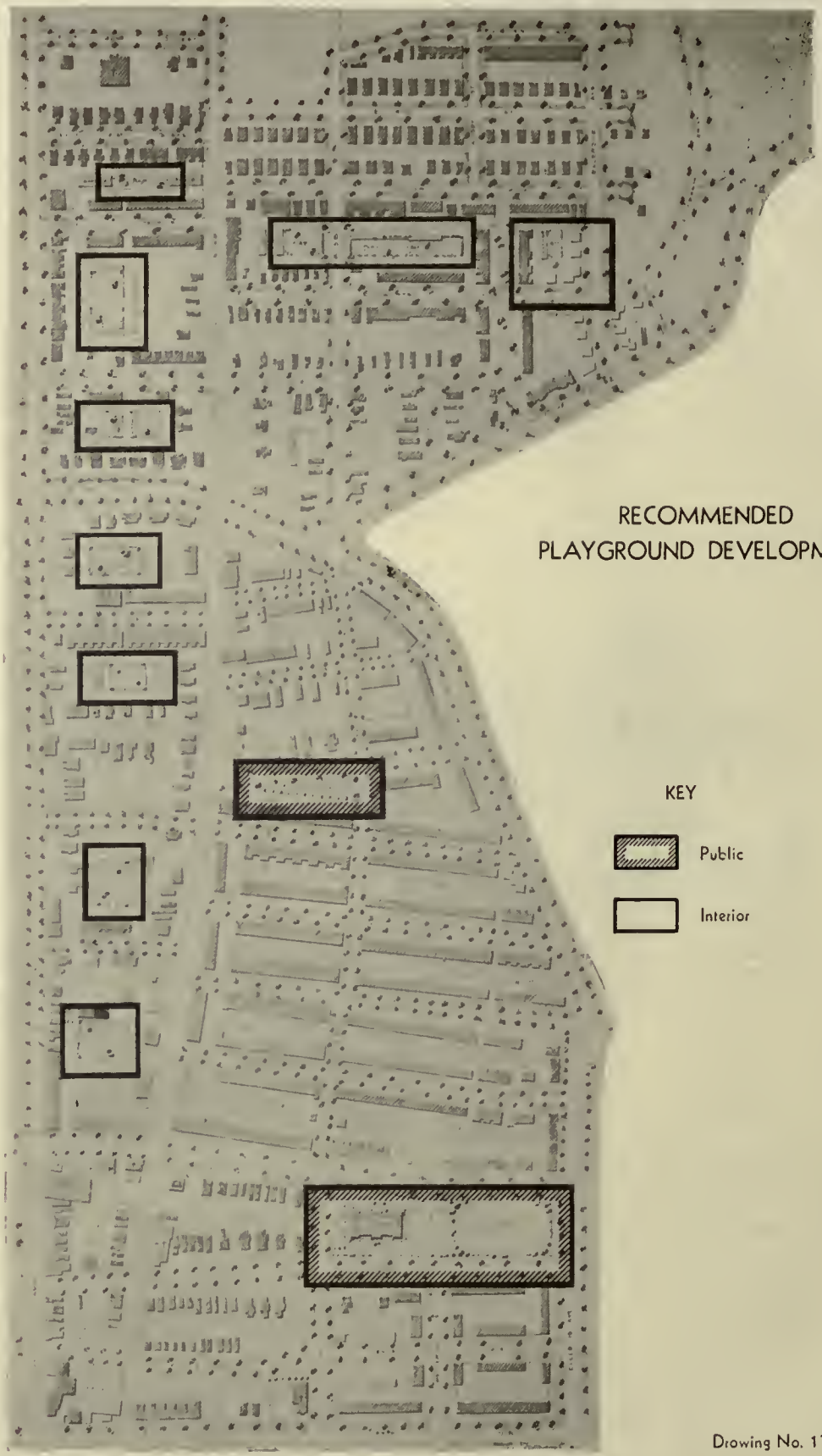
1. Wrecking and repairing.
2. Install new entrance and blinds where indicated.
3. Repaint all exteriar
4. Restain shingles.

ALTERNATE 2

1. Install new parch calumns, entrance canapy, and blinds when indicated.
2. Change chimney cap.
3. Repaint all exteriar trim and apenings and restain shingles.
4. Wrecking and necessary repairs.

AFTER

Drawing No. 16


RECOMMENDED
PLAYGROUND DEVELOPMENT
KEY
Public
Interior
Drawing No. 17

Zoning

ORDINANCE

Insofar as Waverly is concerned, the general zoning ordinance enacted by the city of Baltimore in 1926, had three major purposes: (*a*) The prohibition of industrial operation within the Area; (*b*) the limitation of occupancy in terms of building heights and families per acre; and (*c*) the definition of those districts to which commercial and multiple family structures must be confined. It contained no provision for the removal of those structures, existing at the time of its enactment, which it defined as nonconforming and the use of these buildings can therefore be continued until they are reconverted, demolished, or destroyed.

In conformity with the symbols employed in the zoning ordinance, "C–1½" is used in this report to indicate a permitted population density of 80 families per acre—or a maximum of 545 square feet for each family—and the construction of single-family, two-family, and row dwellings and multiple-family apartments, not exceeding 3 stories in height. The symbol "D–40" is used to indicate a density limitation of 40 families per acre—or a maximum of 1,089 square feet for each family—and a use limitation which excludes apartments intended for more than 2 families.

ZONING TO CONTROL USE-HEIGHT AND POPULATION DENSITY

Present C–1½ area.—That portion of drawing No. 18 which is screened and designated as C–1½ includes all of Waverly's frontage on Greenmount Avenue and Thirty-third Street. A population density up to 80 families per acre and the construction of apartment buildings up to 3 stories in height are thus permitted along the entire western and southern boundaries of the district. This C–1½ area includes 1,553,580 square feet, or 24.3 acres out of a total of 163 acres in Waverly. Approximately 1,475 families, in addition to the 445 which now occupy it, could be housed within its limits, were it populated to the full capacity permitted by ordinance.

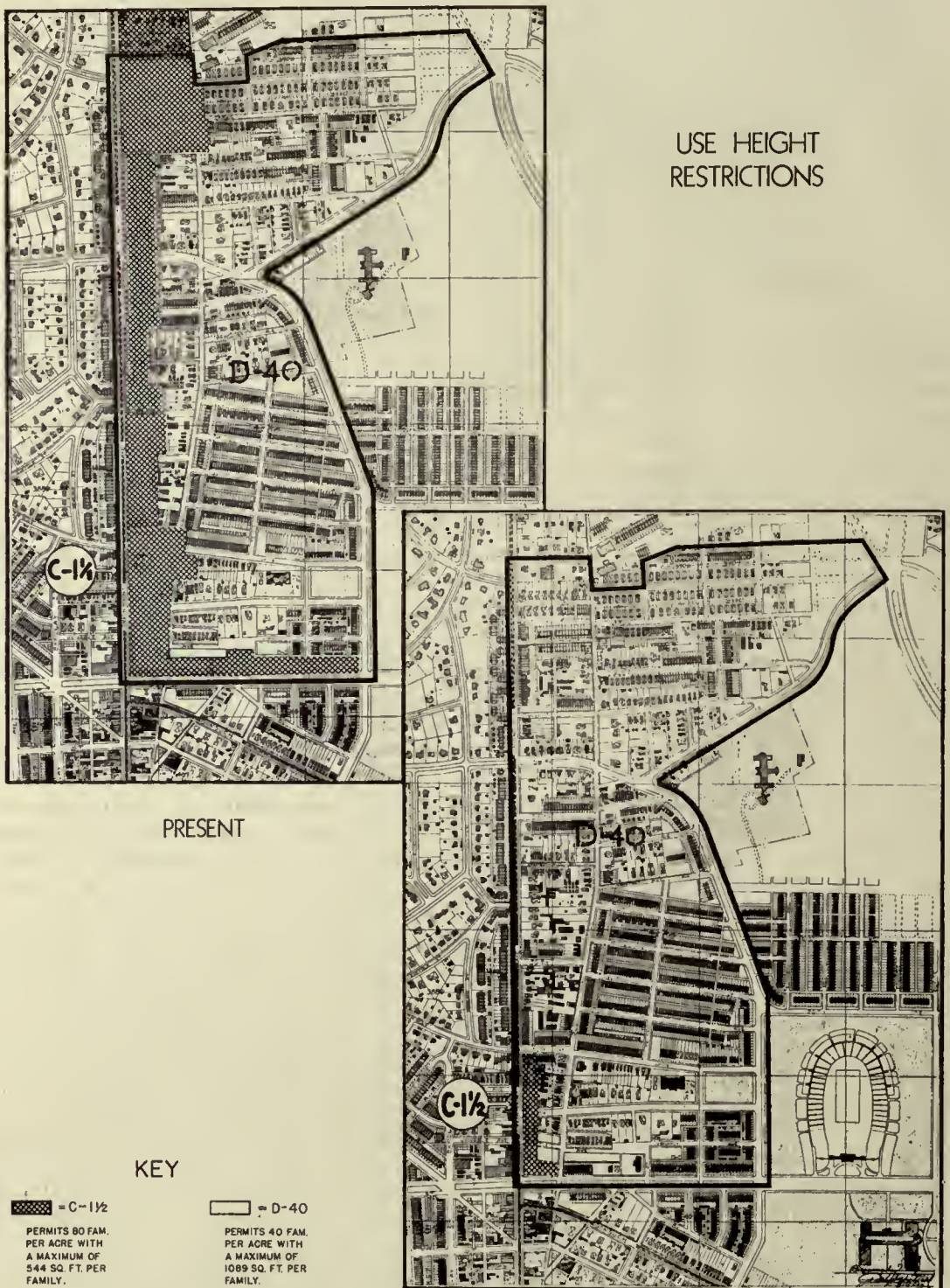
Conversion to D–40 classification.—Local population pressure is always one of the chief factors that determine the best use of land available for residential construction or occupancy. When such pressure warrants intensive land use, a C–1½ classification—with its higher assessment base—is economically sound.

No such pressure and consequent need for intensive land use now exists or is to be anticipated, within any reasonable period, on Greenmount Avenue between Thirty-fifth and Forty-second Streets, or on Thirty-third Street between Old York Road and Ellerslie Avenue. The inclusion of these frontages in a C–1½ classification has therefore long subjected them to a rate of taxation which is unwarranted by their present or prospective use.

An examination of the improvements on the west side of Greenmount Avenue, above Thirty-fifth Street—outside the Area but directly opposite the property on Greenmount referred to above—bears out this analysis. These structures—doubtless representing their builders' collective opinion of the highest and most practical type of improvement for property so located—consist largely of single family, two-story dwellings, usually in attached groups of five or more. So far as can reasonably be anticipated, conditions will continue to limit economically sound construction on both sides of Greenmount Avenue—and on Thirty-third Street also—to this general type, thus entitling the property to a D–40—instead of its present C–1½—rating.

Along the west side of Old York Road adjoining the northern boundary of Waverly is also a considerable area which is now improved as a D–40 district but has likewise been given a C–1½ rating.

The project planning department has recommended that the land on the east side of Greenmount Avenue between Thirty-fifth and Forty-second Streets; that on the north side of Thirty-third Street between Old York Road and Ellerslie Avenue; that on Old York Road south of Thirty-fourth Street; and that on Old York Road near the northern boundary of the Area be, by city ordinance, converted to a D–40 classification. By so doing, property embracing 1,413,800 square feet—or approximately 21.1 acres—and including 11 vacant and 410 improved lots, will be more correctly rated and values assessed for tax purposes sharply



Drawing No. 18

reduced. Present and recommended redesignation is indicated by screening on drawing No. 18.

Present D–40 area.—The zoning ordinance classifies as D–40 property the unscreened area which is shown on drawing No. 18, embracing approximately 138 acres of land. Except for the addition to this area of the 421 present C–1½ lots described above, no change in the population density classification of any part of Waverly is recommended.

ZONING TO CONTROL COMMERCIAL USE

Commercial districts.—The Baltimore zoning ordinance prohibited the use of land in Waverly for industrial purposes. By its terms, two areas were set apart for commercial use—one along Greenmount Avenue between Thirty-third and Thirty-fifth Streets and the other on Old York Road between Wyanoke Avenue and Forty-first Street.

The first of these districts, comprising an area of approximately 4 acres, is improved with 31 structures of various types, ranging from dilapidated frame to modern brick, and of various ages, up to 60 years or more. It includes chain and individually owned food, clothing, drug and automobile supply stores, together with markets, restaurants, theatres, etc., amply sufficient in number and diversification for the Waverly area and for the other residential communities immediately adjacent to it. A second district has been zoned for commercial use near the northern end of Old York Road and comprises 16 small shops, offering a varied type of merchandise and services. Nine of these enterprises are housed in converted dwellings and seven in buildings constructed for business or combined business and apartment purposes.

Drawing No. 19 on the following page indicates, by screen, (1) the two districts at present zoned for commercial use, and (2) the sections to which it is recommended such use be hereafter limited.

Nonconformance.—It is a generally accepted principle, among students of urban problems, that nonconformance to existing land-use restrictions definitely promotes property depreciation and encourages neighborhood decay. Two small factories—one manufacturing potato chips and the other musical instruments, each employing from 8 to 15 persons, and a coal yard, all located near Greenmount Avenue and indicated in drawing No. 21 as being used industrially—constitute perhaps the most important nonconforming land utilization in Waverly. In addition, some 26 stores, housed in converted residences, devoted largely to food distribution and almost all dating from the prezoning period, are scattered singly and in groups in noncommercial districts throughout the Area. The present location of these nonconforming structures is shown in drawing No. 19 and the condition of the Area, in this respect, when such structures shall have been eliminated and the present Old York Road shopping center relocated on Thirty-ninth Street, is also indicated. These nonconforming structures now adversely affect the value of neighboring property in many parts of Waverly, but since the zoning ordinance does not provide for their elimination, return to a proper land-use status must await their reconversion, voluntary demolition, or destruction.

Henceforth the residents of the Area as a whole must actively cooperate in the rigid enforcement of those ordinance provisions which relate to population density and land utilization, if the development of future infection foci of a similar nature is to be prevented. This, of course, can best be accomplished through the medium of a watchful and aggressive community organization.

ZONING ADJUSTMENTS

The eastern half of block 4049–C, containing approximately 1½ acres and bounded by Thirty-fourth Street, Old York Road, and Thirty-fifth Street, is now included in an area permitting business use. Since there appears to be no present or prospective commercial demand for this property, its transfer, by ordinance, to a D–40 classification—with a consequent stabilization of values and a considerable reduction in the base on which it is taxed—has been recommended.

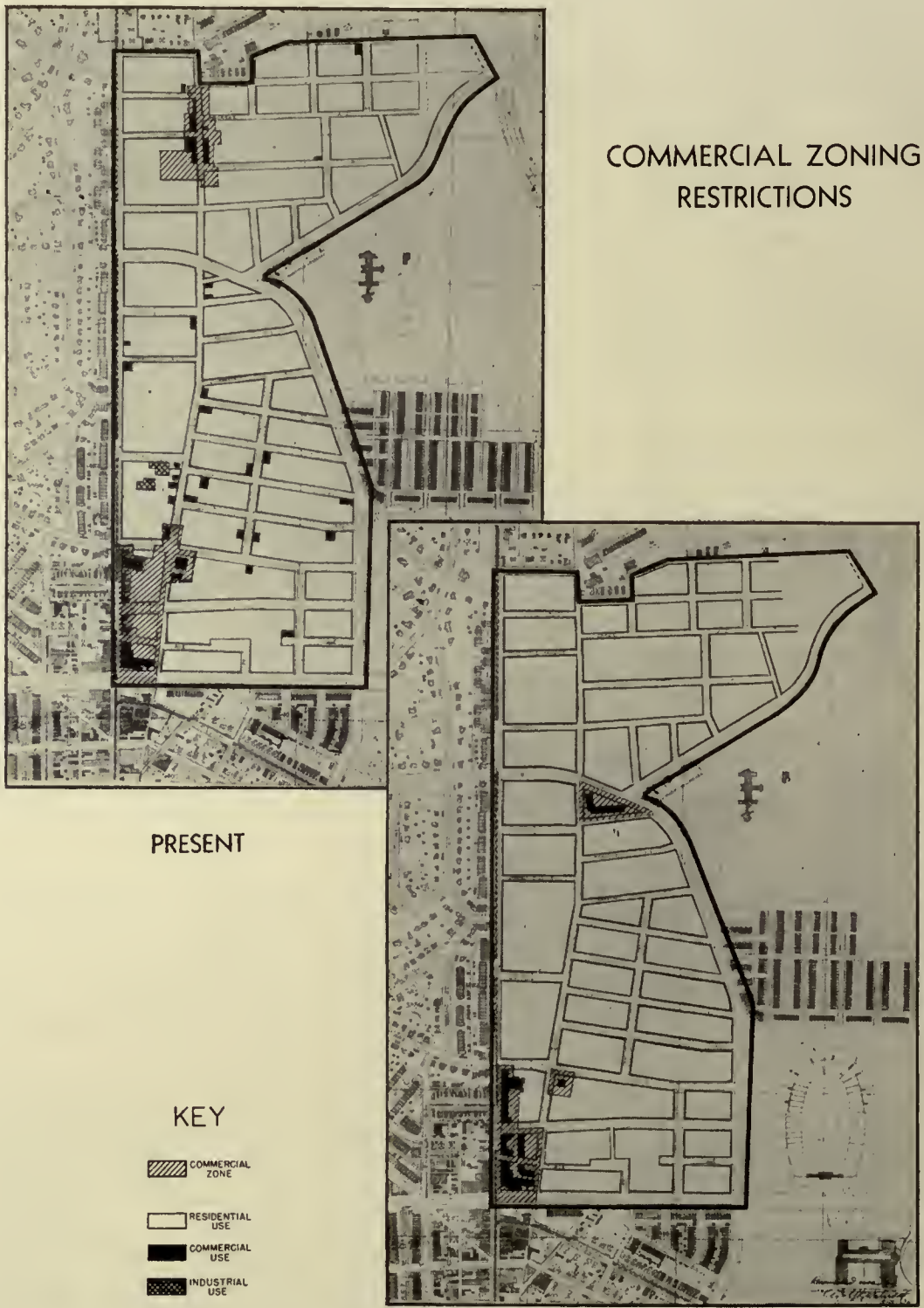
Block 4049–B, bounded by Thirty-third Street, Greenmount Avenue, Thirty-fourth Street, and Old York Road, should remain as it now is—a wholly commercial area, so that present nonconforming use elsewhere may be consolidated into a single central shopping section, as shown in drawing No. 19.

A comprehensive, long-term program should be developed for the purpose of transferring the commercial enterprises now segregated along the northern reaches of Old York Road—a location and a thoroughfare wholly unsuited to commercial use—to a new location on Thirty-ninth Street, near the junction of Ellerslie Avenue and Argonne Drive, as also indicated in drawing No. 19.

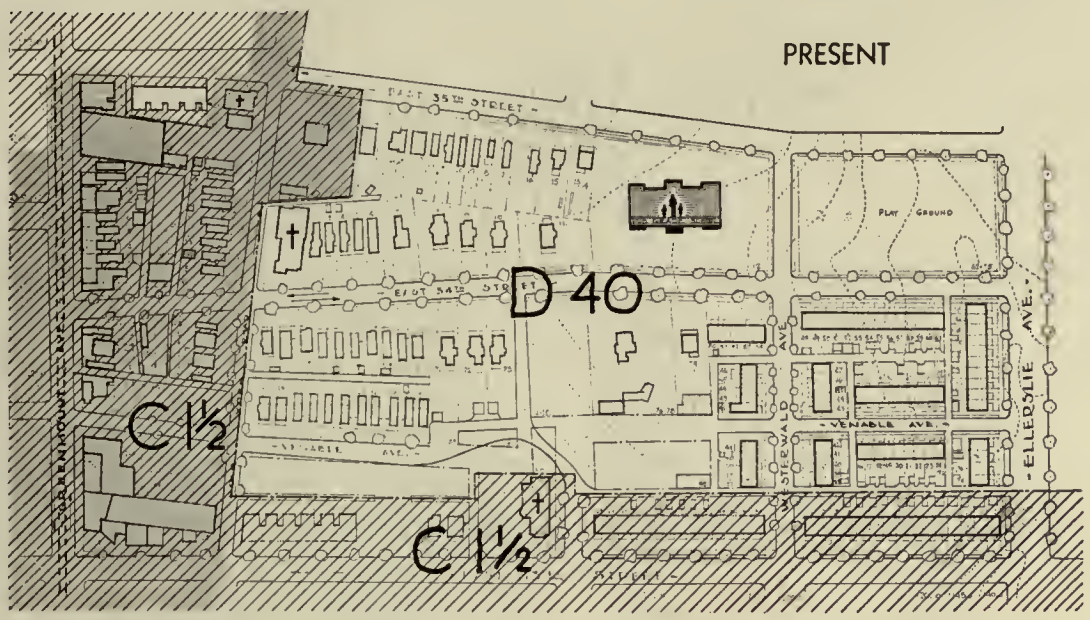
Drawing No. 20 shows, in greater detail, (*a*) the area on lower Greenmount Avenue which is at present zoned for commercial use, and (*b*) proposed building lines and the area to which the project planning department has recommended business hereafter be restricted.

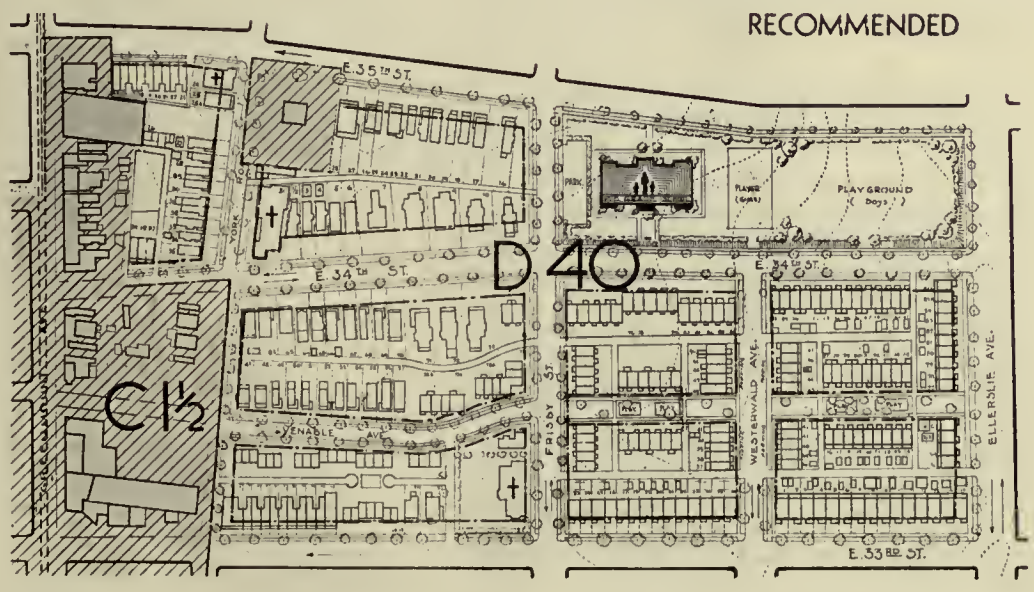
Approval of the Commission on City Planning will, of course, be a necessary precedent to any legislation designed to readjust present zoning regulations. In this connection, it is interesting to note that the Commission is at this time considering the return, to a "residential-only" status, of several hundred acres elsewhere in the city, which are now zoned for business.

COMMERCIAL ZONING RESTRICTIONS



Drawing No. 19





KEY

COMMERCIAL

RESIDENTIAL
80 families per acre

RESIDENTIAL
40 families per acre

LAND USE AND BUILDING LINE RESTRICTIONS

Drawing No. 20

Street Adjustments

IRREGULAR STREET PATTERN

As the result of the informal and opportunistic method of their development, Waverly's streets are often too narrow, jog here and dead-end there, angle and turn, run for a block and are forever lost, or die at one point to begin again farther on; general street widths are far from uniform and even change from point to point on the same street; blocks are irregularly shaped and considerable areas are without adequate street access.

Old York Road, one of the first streets on which residential construction was undertaken, for example, is narrow, varies in width from point to point, has meaningless curves and directional changes, an irregular block pattern, fantastically shaped lots, poor alinement, bad structural spacing and was evidently developed quite by accident, as have been so many other country roads.

Frisby Street begins at Thirty-third Street, runs a half block and apparently ends at an alley crossing; appears again at Thirty-fifth Street, continues for a few blocks and disappears at Chestnut Hill Avenue; comes to life once more at Thirty-ninth Street, runs for a block and finally dies.

Most of these early streets are thus subject to grave irregularities and deficiencies. As the later extension of Venable Avenue, Thirty-fourth Street, and Thirty-fifth Street became necessary, with the growth of the community, they too struck out at odd angles, sometimes with interrupted or dead ends—but with some slight regard of a more orderly development, indicating a slow awakening to the necessity for longer range planning. When, subsequent to the war, large-scale, brick row-house development began in the eastern portion of the Area, reasonably orderly and scientific—but, unfortunately, unrelated—street patterns were adopted.

None of the factors which now govern district and city street planning was considered in the early development of Waverly's thoroughfares. The entire territory between Thirty-third Street on the south, Forty-second Street on the north, Greenmount Avenue on the west and Ellerslie Avenue and Argonne Drive on the east, was therefore carefully studied, during the Project planning period, for the purpose of working out practical proposals for more orderly street arrangement—within practical limitations—and, likewise, for better land use, more uniform building lines and the eventual elimination of nonconforming land utilization. The results of these studies were embodied in the Waverly Master Plan and have been informally presented to the Baltimore Commission on City Planning, with the recommendation that they be included in its general plan study of the entire city of Baltimore, in due course to be carried out under its jurisdiction in accordance with the City Council's Ordinance No. 1429, approved by vote of the people of Baltimore on May 5, 1939.

RECOMMENDED CHANGES

The street adjustment proposals which have been incorporated in the Waverly Master Plan include the following:

A. *New streets.*—Land acquisition, concrete paving, curbs, gutters, sidewalks, necessary utilities, and street openings.

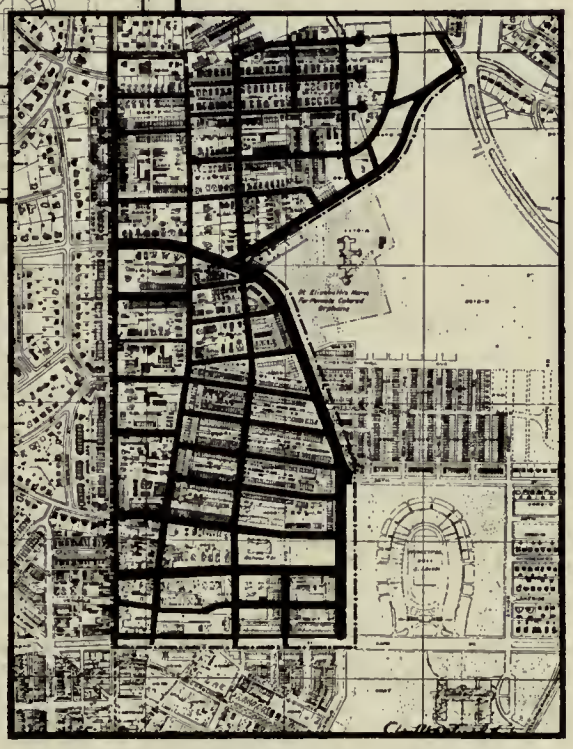
Project No. 1. *Dumbarton Avenue*—extended from Ellerslie due north to a block above Belgian Avenue.
2. *Ellerslie Avenue*—to be opened and improved from Belgian Avenue to Argonne Drive.
3. *East Thirty-seventh Street*—to be extended from Old York Road to Greenmount Avenue.
4. *Frisby Street*—to be opened up from Thirty-third to Belgian Avenue.

B. *Paving.*—Concrete paving, curbs, gutters, and sidewalks.

Project No. 1. *Venable Avenue*—from Old York Road to Westerwald Avenue.
2. *Chestnut Hill Avenue*—from Old York Road to Frisby Street.
3. *Wyanoke Avenue*—from Old York Road to intersection of Wilsby Street.

STREET PLAN OF WAVERLY AREA

PRESENT



RECOMMENDED

Drawing No. 21

4. *Dumbarton Avenue*—from alley east of Wilsby to Ellerslie Avenue.
5. *Belgian Avenue, east Forty-first Street and Cator Avenue*—150 feet east on each street.

C. *Conversions.*—Closing street to vehicular traffic, and converting street bed to park space.

Project No. 1. *Wilsby Avenue*—from Cator to Wyanoke Avenue.
2. *Lowndes Avenue*—from Wyanoke to Argonne Drive.

D. *Closings.*—Complete closing to provide better utilization of land.

Project No. 1. *Westerwald Avenue*—from Thirty-fourth to Thirty-fifth Streets.
2. *Tinges Lane*—from Thirty-fourth to Venable Avenue.
3. *Argonne Drive*—from Old York Road to Ellerslie.
4. *Belgian, east Forty-first Street and Cator Avenue*—from point 150 feet east toward Alameda Avenue.
5. *Central Avenue*—from Cator to new section of Dumbarton Avenue.

Certain other desirable adjustments, such as the widening of Old York Road and Greenmount Avenue, have been omitted from these recommendations. It is believed, however, that the acceptance by the community of the improvements scheduled above, will inspire further modifications, such, for instance, as the relocation of present building lines, in order to control future construction on Old York Road and Greenmount Avenue, in anticipation of the eventual widening of these thoroughfares. Their width could thus be increased progressively, over a considerable period of time, at a comparatively low cost, following the plan which has been so successfully adopted for that purpose by many European cities.

Drawing No. 21 on the preceding page depicts the present street pattern of Waverly and the recommended alterations in that pattern.

COST

The unit prices used for estimating street and utility costs were obtained from the city engineer's office in Baltimore. Land acquisition cost is based on the present assessed value of the entire area of each lot affected by the various improvements.

The cost of all street and utility improvements recommended for the Area is estimated as follows:

New streets	$192,605
Paving	33,196
Conversions	6,000
Closings	3,200
Total	$235,001

PAYMENT

Methods by which it is suggested the city of Baltimore can pay for the above improvements include:

1. *Special paving tax.*—The frontage serviced by this improvement is approximately 64,000 lineal feet. A special tax of $0.15 per foot a year would yield an annual income of $9,600. A 25-year bond issue would cover the improvements.

2. *Ordinance No. 739.*—In the ordinance the city of Baltimore would pay one-third of the costs and the individual owners the remaining two-thirds.

Assessed value of entire Area, $5,878,073.

Potential annual income from the Area based on present tax rate of $2.65 per $100, $155,800.

AREA OCCUPIED

The area now occupied by streets and alleys in Waverly has been estimated at 28 percent of the total district. The recommended adjustments described above will increase that area by approximately 5 percent.

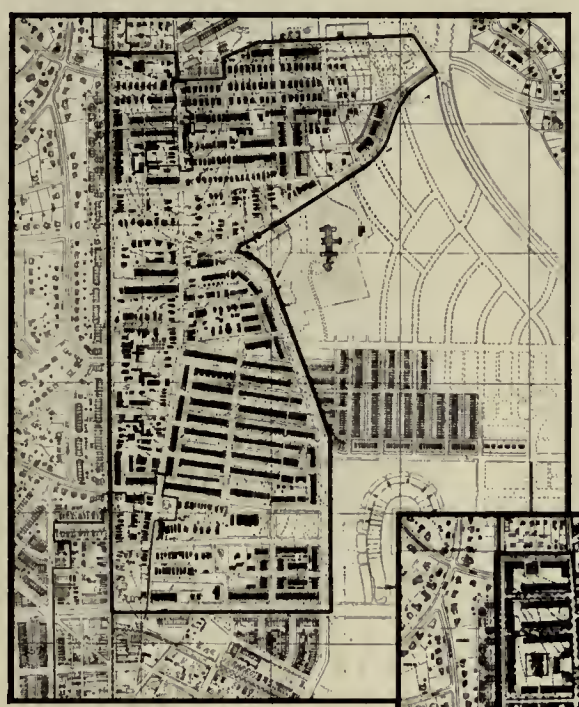
Drawing No. 22 comprises two maps, one showing the present structural and street plan of the Area, the other showing the structures and streets as developed in the Master Plan.

DETAILED DESCRIPTION, JUSTIFICATION, AND ESTIMATE

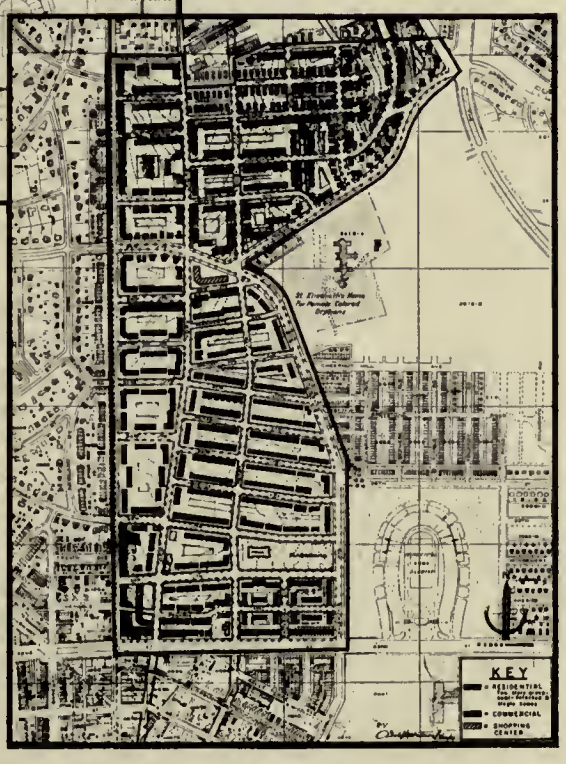
A detailed description, justification, and cost estimate of street opening, widening, paving, conversion, and closing appears at the end of this report as Appendix D. A brief study of the physical and economic aspects of two of these proposed street readjustments will suffice here to indicate the benefits which may be expected to flow from that phase of the project as a whole.

VENABLE AVENUE

The development of Venable Avenue, eastward from Greenmount, is an example of the informal type of Waverly's street growth. That thoroughfare extended itself as fast as building operations proceeded eastward. When construction on Venable Avenue ceased, as it did about the year 1923, the street halted opposite the last house built and somewhere thereabouts faded out in a dead end, at an indeterminate point, in an unplatted area. In considerable measure, these uninspiring street



PRESENT



RECOMMENDED

STREET AND STRUCTURAL PLAN WAVERLY AREA

Drawing No. 22

conditions are reflected in the excessive functional and economic deterioration of the old frame houses on the north side of Venable Avenue.

If the recommendations of the Master Plan are carried out, the cost of reconditioning these properties will be recaptured and, in addition, an amount considerably in excess of this expenditure will be added to their value. At least a portion of this increase is attributable to the proposed street adjustments. The same approximate ratio should hold in like neighborhoods elsewhere in the district, when similar improvements are completed.

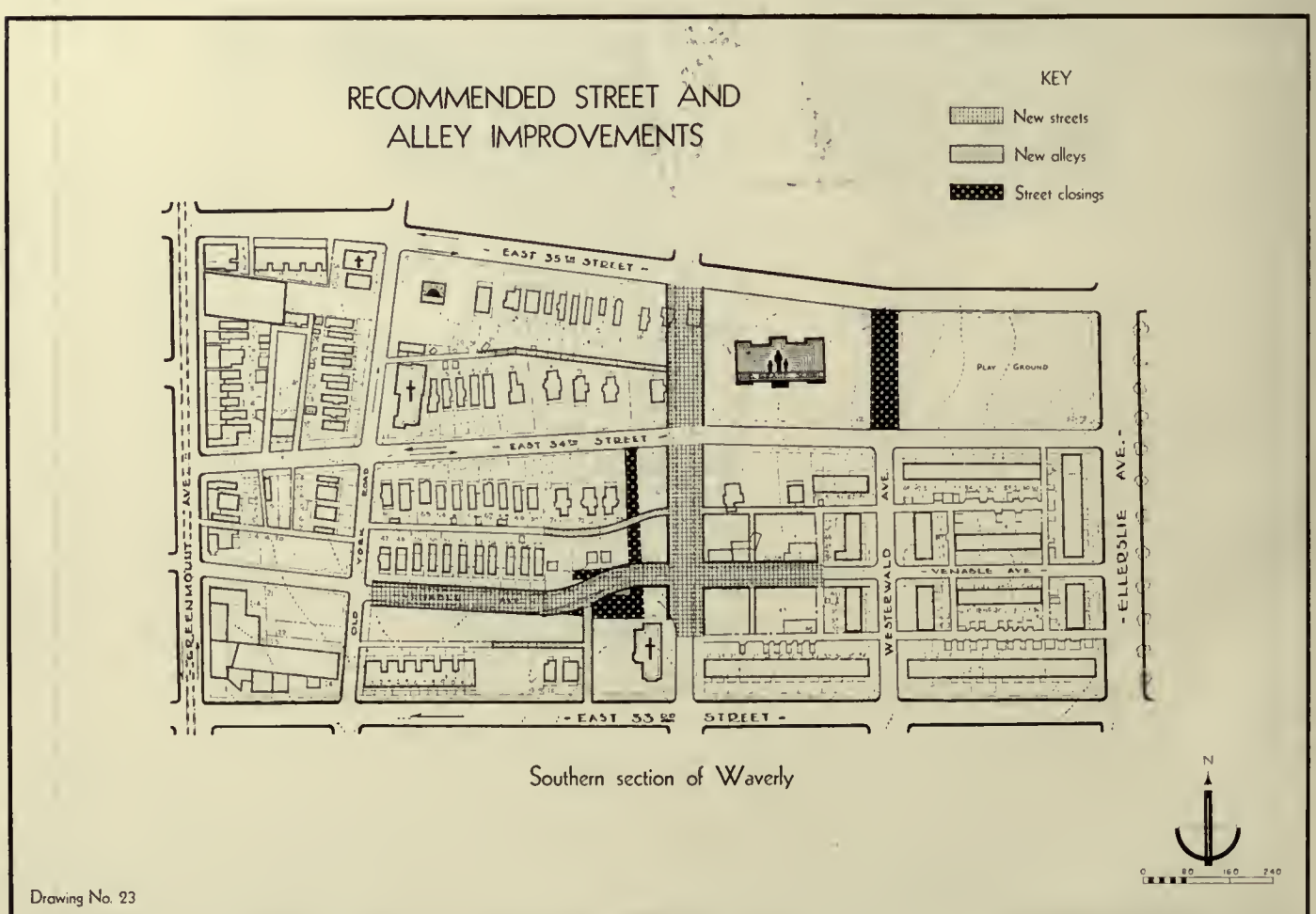
Caught in the transition from frame to brick construction, situated on a dead-end street, and lying opposite dwellings which are subject to excessive depreciation, the value of a considerable tract of vacant property on the south side of Venable Avenue, having a frontage of 377 feet, has likewise been unduly depressed. Completion of the proposed street revisions will serve to increase the value of this (at present virtually unmarketable) vacant frontage, not only by providing it with better traffic circulation but also because improved maintenance of homes which lie opposite this vacant tract will be of direct benefit to it.

Table No. 21

STRUCTURAL RECONDITIONING

(Venable Avenue, block 4053, land and structures)

Street No.	Value		Enhancement	Cost	Increase over cost	
	Before	After			Amount	Percent
600	$3,500	$4,500	$1,000	$685	$315	46
602	3,600	4,250	650	235	415	134
604	3,500	4,250	750	407	343	85
606	3,500	4,000	500	292	208	71
608	3,350	4,000	650	309	341	110
610	3,200	3,700	500	267	233	124
612	3,200	3,800	600	338	262	77
614	2,800	3,700	900	597	303	51
616	3,000	3,800	800	534	266	50
618	3,500	4,200	700	335	365	109
620	3,250	4,000	750	450	300	66



Southern section of Waverly

Drawing No. 23

Table No. 22

EFFECT ON VACANT FRONTAGE
(377 feet on Venable Avenue corner of Old York Road)

Appraised value, upon completion of street improvements and structural reconditioning		$8,000
Appraised present market value	$4,000	
Estimated cost of street improvements, etc.	1,600	
Total		5,600
Estimated value increase		$2,400

Table No. 23

EFFECT ON VACANT FRONTAGE
(Lot 85—south side of proposed extension on Venable Avenue)

Appraised value, upon completion of street improvements and structural reconditioning		$6,700
Appraised present market value	$2,500	
Estimated cost of street improvements, etc.	1,200	
Total		3,700
Estimated value increase		$3,000

FRISBY STREET

After it has proceeded northward for a short half block, Frisby Street reaches a stub end and temporarily dies at the alley line north of Thirty-third Street. Just beyond its apparent terminus is a vacant area, designated as lot 85, embracing approximately 17,500 square feet of land which is now wholly without street access and is therefore not susceptible to normal residential improvement. The extension of Frisby Street and of the western section of Venable Avenue, as proposed, will open to building construction approximately 1,150 lineal feet of new street frontage in that block and adjacent areas and should materially increase the present value of this property.

Drawing No. 23 sets out in greater detail a typical example of the street and alley adjustments which have been recommended in the Master Plan.

While the primary purpose of the Waverly conservation project is the stabilization of social and economic values in the Area, the fact that, by joining in it, home owners will frequently enhance the value of their investments, should further stimulate their interest and cooperation.

DIVISIONAL STUDY

Waverly, as a whole, presents a confused structural and economic pattern, in which varying building types, materials, ages, uses, placements, coverages, etc., mingle indiscriminately. Some phases of its general trend are therefore difficult to classify. So that during the survey and planning phase of the program certain related factors could be segregated, grouped and analyzed more accurately than would have been possible if the entire Area had been used as the observation unit, Waverly was broken down for economic study into six broadly similar districts, designated by letters from A to F. The analysis of one of these sections—District A—appears hereafter as Appendix A.

Rehabilitation Financing

In developing an urban residential conservation program, it is usually found that those properties which need little or no repair and rehabilitation—and which, therefore, do not threaten neighborhood economic and social standards—are owned by persons who are financially able to complete the necessary improvements with little or no assistance. Conversely, those properties which most need repair, modernization, and embellishment—and which therefore cannot be omitted from a general stabilization program without seriously injuring it—are generally owned by those who most need help in financing improvement costs.

If the Waverly conservation project is to be carried through substantially as it is set up in the Master Plan, the cost of the recommended home improvements must, in many cases, be supplied through a financing medium easily and cheaply available to those property owners who, though willing to join in the program, are unable to advance the cost of their contemplated repairs and rehabilitation. That these owners might have definite assurance of such improvement loans, an examination of possible loan sources was made concurrently with the field survey. This examination made evident the fact that eligible borrowers will have little or no difficulty in securing necessary repair and reconditioning loans (*a*) from first-mortgage lenders on properties which are at present unencumbered; (*b*) from financial institutions which are willing to increase the amount of their existing first-mortgages on Waverly homes; and (*c*) from local lending institutions—including commercial banks, savings and loan associations and character-loan banks—many of which now actively solicit repair loans insured under Title I of the National Housing Act.

A detailed review of the products of this survey appears as Appendix B at the end of this report.

Conclusions

NEIGHBORHOOD DECLINE THROUGH MOVEMENT TOWARD THE URBAN RIM

The structural, economic, and social life cycle through which the average American residential community passes begins with its birth in response to a demand for additional or more modern housing. It then enjoys a life of normal use, often covering a considerable number of years, but gradually obsolescence accelerates, neighborhood maintenance is somewhat neglected and those families which are economically able to do so begin to move further out toward the urban rim.

Undesirable residents move into the neighborhood when the first of its homes is permitted to fall below the standard of maintenance set by adjoining properties and is consequently rented or sold at a price below that of the general community level. Though more or less physically depreciated, this dwelling will usually provide its new occupants with accommodations that are at least as good as those out of which they have just moved and—by reason of their previous environment and present economic status—they will generally continue to be satisfied with a maintenance standard below that of the balance of the neighborhood. Thus a definite blight infection spot is established.

As the structural maintenance of the neighborhood is further neglected, the process of decay continues, investment and rent values fall and blight increases, until finally the area emerges as a recognizable city slum, in which values reflect a tremendous financial loss, dwellings have become unfit for decent human habitation, dilapidation, and crime flourish, and only complete demolition remains as the solution of the structural—though not of the social and economic—problem.

NEIGHBORHOOD DECLINE THROUGH INDUSTRIAL DECENTRALIZATION

While it is impossible at any given time to measure the exact damage, to older urban residential communities like Waverly, which is resulting from the growth of rural industrial-residential centers, the possible long term consequence of the continued development of these areas is a subject which warrants careful collateral consideration in any study of the cause, effect and treatment of undesirable neighborhood infiltration and decay.

The term "decentralization of industry" connotes the movement of manufacturing operations away from areas of high land cost, high taxes, and congested employee living conditions, into rural districts where land costs and taxes are low, housing is improved, and unit living areas are comparatively spacious. A trend toward industrial decentralization has been gathering considerable momentum in Baltimore during recent years, and if it makes real headway when industry enters its next period of major replanning and rebuilding, another important factor will be added to the problem of urban blight infection and slum development.

Two examples of decentralization of this type are afforded by a model village project in Harford County, Md., designed by a large industrial corporation to house 10,000 of its employees, and by a garden city development, in Baltimore County, projected by another manufacturing company, also to provide living quarters for its 10,000 workers. Modern in all respects, these developments suggest a picture of happy families, living in a healthful environment, at a comparatively low rental cost, amid playgrounds, trees, and nearby open country spaces, while indoors are sunlight, space, and the latest type of bathroom and electrical kitchen equipment.

From both a social and an investment standpoint, these projects appear to be sound, but their portent to the home owners and taxpayers of the city of Baltimore—and of the Waverly area—is also a consideration of definite importance.

That city is the labor center from which these companies will largely obtain their employees. Thus, some 20,000 families, most of whom now occupy Baltimore dwellings and patronize Baltimore merchants, utilities, and theaters, will be drawn into adjacent and largely autonomous areas. These withdrawals will throw some thousands of urban dwelling units on the market. Since the population of the city is now nearly station-

ary, the re-rental of those units which are situated in the more desirable districts will be at least slow. It is from the older and more modest residential sections, however, that the labor and clerical supply for these two industries will largely come and, since many of these neighborhoods are already actually losing population, the probability of the total absorption of the dwellings thus vacated is rather remote.

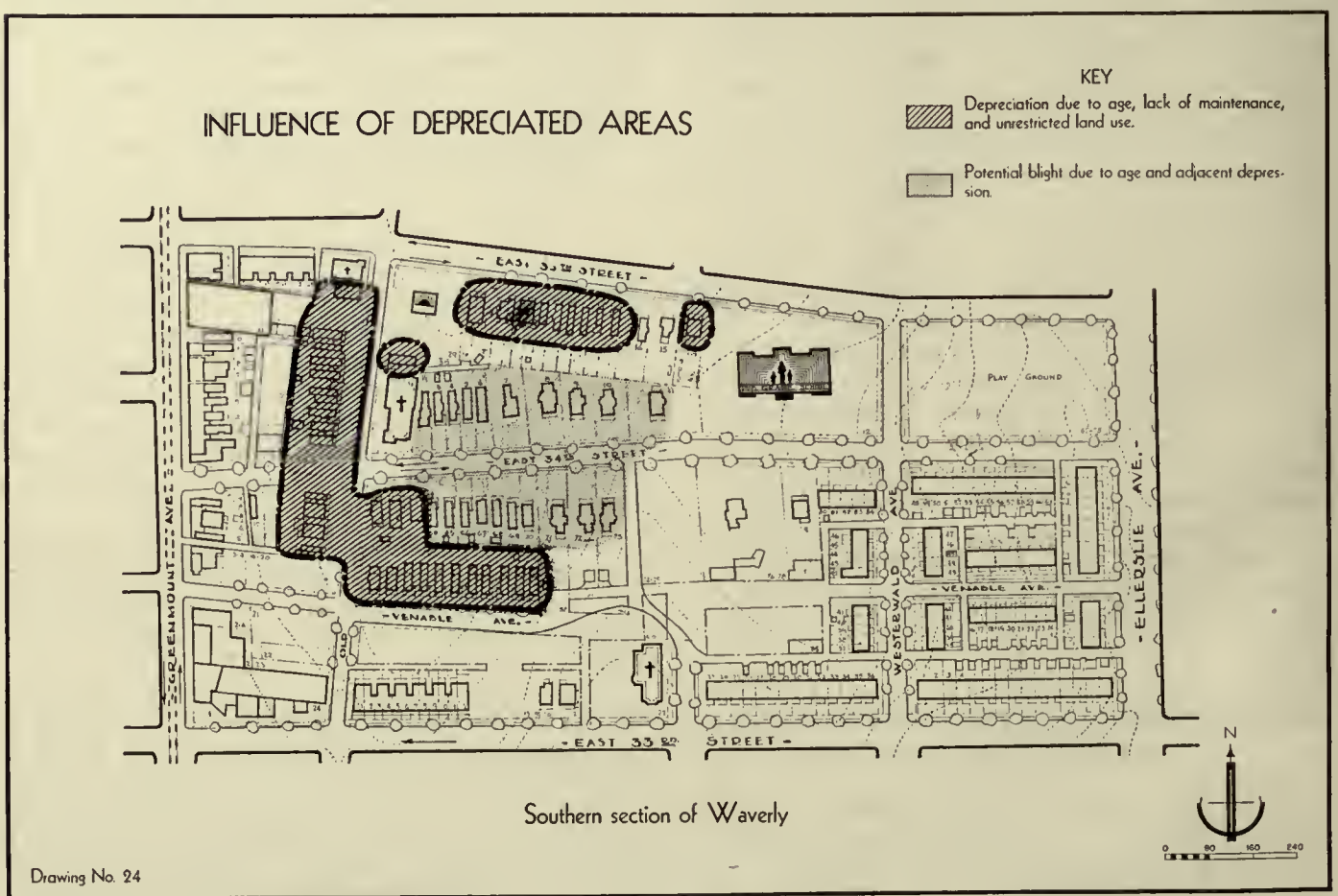
An abnormal vacancy ratio is the certain forerunner of that economic decline which already rests heavily upon many sections within the old city limits. Shrinking property values mean a shriveling tax base, without a comparable reduction in the cost of city government. Streets, water supply, sewers, and other municipal services must be maintained, police and fire protection provided, the interest on the city's debt for paving, water, sewers, etc., paid, and the debt itself liquidated. Should any important decentralization movement develop in the future, those neighborhoods which are unable to carry their fair share of the cost of municipal services will tend to grow larger; as they develop, the tax burden will be concentrated on increasingly restricted areas, and the exodus of competent taxpayers from the city will be accelerated.

Commendable as decentralization may be from a social standpoint and sound as may be its industrial-economic aspects, its cumulative impact on older urban residential areas like Waverly would be highly unfortunate, should the movement hereafter acquire real momentum, without compensating developments.

CONSERVATION THROUGH COOPERATION

That ultimate social, economic, and structural decay, requiring a major *surgical operation* in the form of complete demolition, need not necessarily be the last chapter in the history of every urban residential community—and that, on the contrary, a coordinated and sustained Neighborhood Conservation Program will usually provide a practical *preventive remedy* for community corrosion—is so comparatively novel a tenet that little competent information and less literature on the subject existed prior to the inauguration of the project with which this report is concerned.

To say that if any given group of initially sound homes is not kept repaired it will eventually become unfit for human habitation is to state a platitude. It is likewise obvious that, if one dwelling in this group had been restored to a sound condition before all reached slum status, complete community disintegration would in some measure have been retarded. And it follows that neighborhood blight can be halted and probably re-



Southern section of Waverly

Drawing No. 24

versed if, before community decline advances too far, all of the homes in the group are made suitable for normal use and are there maintained.

The potential structural life of the average small home is usually far beyond that which has heretofore been ascribed to it. With proper maintenance, that life can be extended almost indefinitely. If, at comparatively long intervals—and at relatively slight expense—equipment is also modernized, the unimpaired economic and social life of the neighborhood can similarly be prolonged. To halt the functional obsolescence and physical decay of the individual units which constitute a residential community, before corrosion and undesirable infiltration have too far advanced, is therefore to indefinitely delay the eventual disappearance of that community as an urban asset.

Once blight and undesirable infiltration are under way, they are increasingly difficult to control through the uncorrelated efforts of individual property owners. Only coordinated action, pursuant to a carefully prepared and technically sound plan, either by a considerable group of owners acting jointly or by a single owner or agent in control of an extended group of housing units, will assure the restoration of those former standards of maintenance which are necessary if decline in rental and sales values and the infiltration of a progressively undesirable type of occupant is to be halted.

Drawing No. 24 illustrates the influence of a depreciated neighborhood on adjacent areas.

INSTITUTIONAL RESPONSIBILITY

Institutional lenders on real estate security, who should be particularly alert to halt declining real property values, too often appear as the owners of depreciated or substandard structures which threaten to infect adjacent home neighborhoods. Reluctance to restore these properties to the community standard is usually due to the fact that their new owners have already taken considerable losses on foreclosed mortgages and hesitate to invest more money in protecting them. In these cases, careful consideration should be given to the further loss which will result from continued neglect on the one hand, and to the worth-while returns which additional protective investment might yield on the other, and—of at least equal importance—to the obligation which these lenders owe to the affected communities.

If an institution which owns several properties in a district, allows even one of them to deteriorate structurally, it risks far more than the cost of a single reconditioning job. To allow a number of these dwellings to remain in poor condition—or to depreciate further—is virtually to abandon the total original investment. Indiscriminate outlays for reconditioning, beyond the standard of the immediate neighborhood, cannot be wholly recaptured and, of course, are not advocated. But certainly no owner—either institutional or private—is warranted in going to the other extreme, by permitting the gradual wastage of whatever investment value the structure may still retain. In part, rental and sales levels depend on the *quality* of the property which can be offered to the prospective tenant or purchaser. Rarely, if ever, will the resulting increase in rent or selling price fail to justify the cost of reasonable repairs to a depreciated home in a sound neighborhood.

Meriting consideration, also, is the matter of public responsibility and goodwill—always important to institutions which are engaged in home financing, either as a primary or a secondary function. Every dwelling which is permitted to decline structurally menaces the real estate which surrounds it, and institutions which fail to meet their obvious civic obligations, by allowing the properties they have acquired to become neighborhood eyesores and to threaten the stability of adjacent home investment, cannot hope to maintain that good will which is of such direct value to them.

IDEAL TEST CONDITIONS

In no section of Baltimore is there an area better suited than Waverly to test the essential soundness of a conservation program such as that which is described in this report. A community of single-family homes, predominantly owner occupied, by no means so far deteriorated that extraordinary effort will be necessary to halt its downward trend, Waverly has yet declined sufficiently to make definite criteria of group decay clearly discernible. Somewhat depressed within and definitely menaced from without—but in no way a generally blighted area—its location, prevailing land use, structural character and general condition make its preservation highly desirable and its choice, as the setting for an experimental study in scientific neighborhood conservation, almost ideal.

DOMINANT FACTORS

The great majority of the 1,610 residential structures in Waverly are well located, well maintained and provide desirable homes. Considerable pride of ownership is apparent, social and cultural activities are established and, for the present at least, desirable neighbors are generally assured.

Tax delinquency, both in terms of structural units and in terms of the total levy, is less in Waverly than in residential Baltimore as a whole. Mortgage ratios, possibly due to the prevalence of the ground lease system, are highly favorable. Low also, for a neighborhood of its type, are the Area's ratio of tenant-occupied to owner-occupied homes and its percentage of vacant dwellings. Relatively infrequent sales and long

Table No. 24

DOMINANT FACTORS IN WAVERLY

Item	Favorable	Unfavorable
SOCIAL		
Race	All white	
Health	Slightly above Baltimore average.	
Overcrowding	None	
Evidence of ownership pride.	Generally present	Absent in areas needing rehabilitation.
ECONOMIC		
Income	No destitution—weekly average $30 to $50.	4 out of 7,000 receiving general public assistance.
Mortgages	Low ratio—mortgaged to unmortgaged.	
Foreclosures	Below national average	
H. O. L. C. mortgage delinquence.		Above national average.
Tax delinquence	Better than Baltimore average.	
NEIGHBORHOOD		
Population density	No overcrowding	
Areas of deterioration		Several badly deteriorated spots endanger whole Area.
Street pattern		Not good.
Street condition	Fair average	Occasional repairs and new pavements needed.
Alley condition		Unsatisfactory.
Traffic circulation		Not good.
Utilities	Ample provision	
Educational facilities	do	
Recreational areas		Inadequate provision.
Transportation	Ample provision	
Contiguous neighborhoods.	High-class residential on east, north, west.	A developed slum virtually touches southern border.
STRUCTURAL		
Type	98.84 percent residential	
Placement	Satisfactory in large new areas.	Numerous examples of bad spacing and line.
Demolition	One recommended	
Physical condition	1,510 need no or minor repairs; basic condition good.	100 need major reconditioning.
Functional condition	Mixed—92½ percent adequate for their type and kind.	Mixed—7½ percent need mechanical and similar modernization.
Conformance		Scattered nonconforming structures.
Construction	85 percent brick, largely modern.	15 percent frame, largely old.
Age	55 percent under 25 years	45 percent over 25 years.
OCCUPANCY		
Type	Owner 80 percent, tenant 20 percent.	
For rent	Low ratio for each	
For sale		
Rent scale	Slightly above comparative areas in Baltimore.	
Turn-over	Average around once in 20 years.	
Vacancies	Low ratio—1.2 percent	
Overhang of unsold houses.	Low ratio to total number of structures.	

continued owner and tenant occupancy indicate a considerable degree of satisfaction with general neighborhood surroundings.

Health conditions appear satisfactory and the survey developed no evidence of overcrowding or harmful doubling-up. Adequate primary, secondary and collegiate educational facilities are provided within or near the Area. The usual essential utilities and public protection are available to its residents, transportation is excellent and amusement and shopping centers are easily accessible.

Playground provision is inadequate—although this deficiency is, in a measure, corrected for older children and adults by large, not too distant, open spaces to the east. Street pavement is in generally good condition, but the general street pattern is extremely bad, street widths are unreasonably restricted and traffic circulation is unduly impeded.

The summary of favorable and unfavorable community factors, which appears as table No. 24, quite clearly establishes Waverly's social, economic, and structural position.

COMPARISON WITH REAL PROPERTY INVENTORY SURVEY FINDINGS

The comparison, shown in table No. 25, of some of the important factors present in Waverly, with similar national data disclosed by the Works Progress Administration's "Real Property Inventory" survey covering 7,651,896 of the 17,372,524 urban dwellings in the United States, is significant.[6]

Running water is everywhere available to Waverly residents. All homes in the Area are equipped with flush-type sanitary facilities, in comparison with 68 percent so equipped in the southeast and 85 percent nationally. All Waverly residences have stationary bathtub installations—some, of course, obsolete—as against 60 percent similarly equipped in the southeastern portion of the United States and a general national average of 80 percent. Central heating is installed in 98 percent of the homes in Waverly, as compared with a national urban average of 60 percent.

Less than 6 percent of Waverly's residential structures need major repair, while 16 percent is the average for the Nation. Over 40 percent of the tenants in the Area have occupied the same dwellings for varying periods exceeding 5 years, as compared with an 18-percent national record for similar occupancy. Only 13 percent of Waverly's tenant population, on the other hand, has lived in its present quarters for less than 1 year, contrasted with a national figure of 57 percent for occupancy of 1 year or less. Room averages

[6] The Real Property Inventory survey covers the triennial period ending with 1936 but this 3-year lag does not invalidate the comparisons in table No. 25 because of the comparatively static nature of the items included in it.

in the Waverly district exceed one for each occupant; 26 percent of the dwellings in the southeast and 17 percent throughout the Nation provide less than one room per person. There is virtually no record of doubling up in Waverly; in the southeast 9 percent—and nationally 5 percent—of the residential units in urban centers house more than one family. Less than 40 percent of the homes in the Area are mortgaged, as against more than 55 percent of the urban, single-family, owner-occupied dwellings throughout the country so encumbered.

Table No. 25

COMPARISON WITH REAL PROPERTY INVENTORY AVERAGES
(Outside New York City)

Item	Percentage		
	National average	Southeastern United States	Waverly
Lack running-water connections	5	15	0
Lack electric-lighting connections	4	25	0
Lack gas-cooking connections	19	50	0
Lack private flush toilets	15	32	0
Lack private baths and showers	20	40	0
Lack central heating	40	76	2
Masonry construction	39	18	75
Constructed before 1894	24	14	26
Constructed 1895-1914	30	37	20
Constructed 1915-24	23	25	52
Constructed 1925-35	23	24	2
Condition—good	39	31	42
Condition—need some repairs	45	46	52
Condition—need major repairs	16	23	6
Occupancy—owner less than 2 years	7	10	3
Occupancy—owner 2–5 years	12	15	8
Occupancy—owner over 5 years	81	75	88
Occupancy—tenant less than year	57	62	13
Occupancy—tenant 2–5 years	25	22	46
Occupancy—tenant over 5 years	18	16	41
More than 1 person per room	17	26	0
Extra families in unit	5	9	0
Mortgaged	56	49	39

INFECTION

The useful life of the community is definitely threatened, however, by (1) the adverse influence of a few scattered blocks, in which there are houses that have been permitted to degenerate below the level of normal usefulness and now constitute definite sources of blight contagion; by (2) the presence of 26 scattered converted residential structures, now being used also for nonconforming commercial purposes, which likewise act as infection foci; and by (3) the pressure of the large substandard area which extends from the northern border of the city's downtown business district almost to the southern boundary of Waverly.

DOWNWARD TREND OBSCURED

While the Area contains many old homes—half of its structures exceed 25 years and some exceed 50 years in age—in various states of repair, it also includes block after block of fine, modern residences, largely of the brick row type, erected since the war, well built, well maintained, and, of their kind, excellent in architectural and functional design. By lowering the average structural age within the Area and by raising its average rating for structural condition, these more modern homes have obscured Waverly's gradual but definitely downward tendency and have given its residents a sense of security which actual and potential community trends do not warrant. Furthermore, while these comparatively new brick houses have served to increase average values in their several neighborhoods, their own average has been definitely depressed by the menace of contiguous depreciated frame construction.

The adverse influence of these spots of incipient but definite infection is quite strikingly reflected in the downward assessment trend of southern Waverly (table No. 29, page 72), contrary to the upward movement of commercial property assessment within the same area and of equivalent residential assessment elsewhere in Baltimore. In this respect, the comparatively new row-house groups have suffered even more severely than have the old detached structures, thus emphasizing the fact that the owners of both types are definitely concerned with the problem of community depreciation and renovation.

CROSS-CURRENTS

As the field survey and subsequent study of the Area advanced, indices of community vigor and evidences of community decline appeared from time to time—and almost as quickly disappeared. Patterns frequently began to take form only at once to fade out again. By the time the last items were added to the over-all chart, it had become apparent that the trends and relation-

ships within the Area are frequently obscure and are sometimes contradictory.

These confused cross-currents permitted but one conclusion. The tide of neighborhood disintegration in Waverly has only just begun to set—but, unless prompt measures are taken to halt its present comparatively gentle movement, it will presently gather a momentum that will be increasingly difficult, and finally impossible, to control.

The prompt reconditioning of every home in need of minor repair, the immediate restoration of every deteriorated house to a definite Area standard and the subsequent maintenance of all structures at that standard, is the minimum requirement for successful resistance to the slow and relatively obscure disease that now threatens the future social and economic integrity of Waverly.

SURVEY INFLUENCE

Preventive measures can be most effectively applied, of course, before neighborhood corrosion first begins actually to show itself, Thus seemingly early in its life cycle, however, the average owner is unwilling to believe that his home may already be involved in an obscure process of community decline. At the time, therefore, when blight might most easily, positively and inexpensively be checked in the individual structure and in the neighborhood as a whole, it is relatively difficult to enlist his cooperation in a program for the control of what appears to him to be, at worst, only a potential and perhaps phantom danger.

During the early progress of the survey, the average Waverly resident, in turn, was resistant to what he interpreted as governmental interference in matters of personal and local concern; was reluctant to recognize the threat, to him personally, of progressive neighborhood disintegration; was prone to overemphasize governmental liability, and inclined to underrate his own responsibility, for such organized protection as his home might need; and, finally, was slow to accept the thesis that the coordinated effort of all home owners in the Area is the prime essential to any successful effort to resist community disintegration. Gradually, however, as the survey progressed and planning methods and objectives became clearer, he awakened to the fact that he has an existing personal problem in neighborhood stabilization and that the success with which that problem is finally met will depend directly on the measure of individual cooperation which he and his neighbors give to its solution.

The Waverly field survey covered the 5-month period between March 15 and August 15, 1939. A campaign of education, which included neighborhood meetings, newspaper publicity, etc., explaining the program and its objectives, immediately followed. This preliminary organization work culminated in the incorporation of the Waverly Conservation League on June 13, 1940.

The volume of repair, reconditioning, remodeling, and landscaping which has been completed throughout the Area during the past few months—even prior to the complete mobilization of community effort—greatly exceeds that for any like period in recent years. Two "before-and-after" examples of such post-survey rehabilitation appear in drawing No. 25.

The old junk yard—the removal of which was ineffectively ordered by the city some years ago—and the unsightly frame tabernacle, which long defaced the northwest corner of Venable Avenue and Old York Road, have recently been removed and the property landscaped and paved for parking lot purposes. This treatment was recommended in the Waverly Master Plan and is shown on drawing No. 14 as step No. 1 in the progressive improvement of that property.

Row-house construction has been undertaken on at least two tracts adjacent to old residential groups which are so depreciated that, unrehabilitated, these groups will seriously injure the value and marketability of the newly built row houses.

The first of the series of 12 interior play areas recommended in the Master Plan—that depicted in drawing No. 26, page 61—has already been approved by the Baltimore Park Commission.

The number of Waverly loans repaid in full to the Home Owners' Loan Corporation between June 1, 1939 and June 1, 1940 nearly doubled, while the ratio of borrowers in default dropped by more than half. During that year the number of "for sale" signs on homes in the Area decreased by almost 50 percent and of "for rent" signs by over 90 percent. By June 1, 1939, the Home Owners' Loan Corporation had sold, all told, 24 percent of the Waverly properties it had acquired by foreclosure during the previous 3-year period; in the succeeding twelve months, it disposed of 57 percent of the maximum number of Waverly properties on its books during that year. This sales record becomes important, as an indication of the Conservation Program's influence and inspiration, when the Corporation's percentages of property sales in Waverly, in Maryland, and in Region 2A, at the beginning and at the end of that period, are compared:

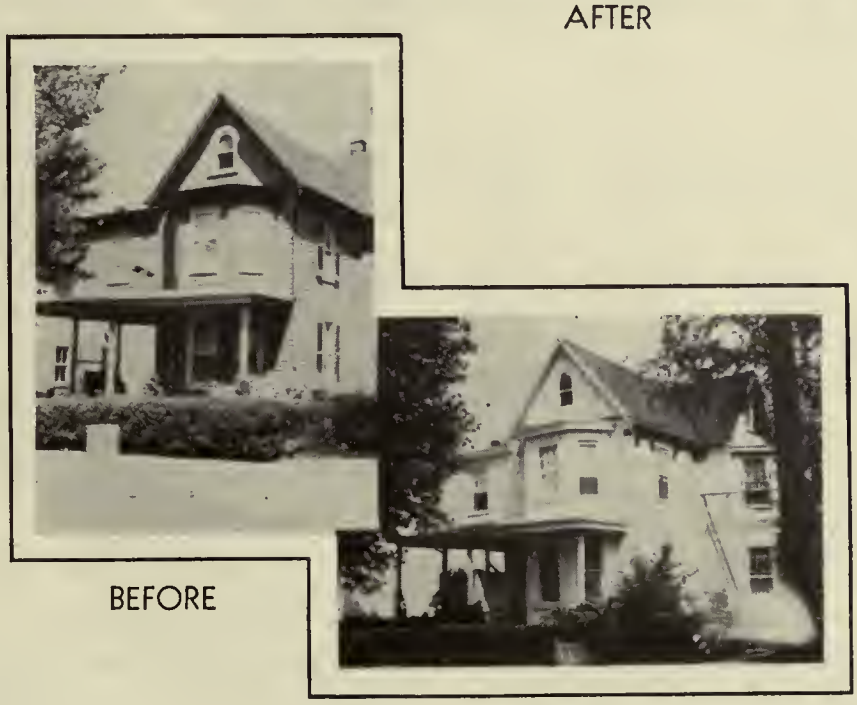
Area	*Sales 3 years prior to June 1, 1939* (*Percent*)	*Sales 1 year ending June 1, 1940* (*Percent*)
Waverly	24	57
State of Maryland	37	34
Region 2A (Maryland, Delaware, Pennsylvania, Virginia and District of Columbia)	39	45

In considerable measure at least, the unusual repair and construction activity and noteworthy repayment and sales record, which are in part described above, may be attributed to a quickened interest in maintenance and embellishment directly aroused by the field survey, and to a growing confidence that the Waverly

EXAMPLES OF 1940 REHABILITATION

BEFORE

AFTER



BEFORE

AFTER

Drawing No. 25

Conservation Program will exert a permanently stabilizing influence on values and conditions in the district.

ZONING ADJUSTMENT

The underlying purpose of urban zoning is to classify and segregate residential, commercial, and industrial areas; control height, structural density, placement, type, and relative land coverage; provide greater protection against smoke, noise, dust, and other city annoyances; assure adequate sunlight, air, open spaces, and recreational areas; promote better regulation of traffic and transportation; and, in general, assure a more orderly urban growth. It is now quite generally agreed that "overzoning" for multiple family use has been a fault common to the usual use-height ordinance, whether designed for urban or suburban areas.

Less generally, however, is it recognized that serious overzoning for business purposes has often taken place within those districts which warrant the least intensive land use and which should, therefore, be reserved for one-family residential purposes only. The invasion of a residential area by business enterprise, immediately and directly affects the character of the neighborhood and the stability of home investment in it. When industrial and commercial operations, filling stations, garages, billboards, etc., first begin to move in, home owners, financially able to do so, begin to move out. Consequent decay, economic loss, and some degree of social impairment invariably precede, by a long period of time, any compensating increase in land values, due to demand for business use away from the inner core of the city. Eventual economic gains are usually confined to a comparatively limited area and these gains are rarely equivalent to the total loss in values throughout the much larger affected territory.

Home owners in older residential districts, not understanding that the mere legal process of zoning for business use does not necessarily make their property attractive or marketable for that purpose—and moved, also, by an obscure pride in the ownership of commercial property—have too often successfully pressed for the inclusion of their homes within districts zoned for business. As the direct result of this mistaken policy, considerable areas in every American city have been rendered unfit for normal residential use, with no compensating commercial demand; their physical trend has turned sharply downward; and their economic values have been permanently depressed.

For example, Chicago's zoning law, enacted nearly 20 years ago in the early stages of a great real-estate boom, was designed to protect existing values. Actually, it has operated to create a harmful illusion of values that never existed. Miles of frontage that could never, by the wildest imagining, be used for anything but small homes were zoned for multi-story apartment and commercial buildings. In their zeal to provide sufficient sites for million-dollar movie palaces, department stores and shops, real-estate owners and operators deliberately sabotaged the one element that would make such development possible—the small homes which would house the customers who might support these theaters, stores, and shops. It has been stated that out of Chicago's 211 square miles of territory, there are only 6.79 square miles in which a home can be built with assurance that the zoning laws will protect it from objectionable industrial, commercial or apartment-house neighbors; that, if all of the property zoned for multi-story elevator apartments in that city were improved with such structures, they could house 45,000,000 persons; and that, if all the street frontage on which business is permitted, were improved with store buildings, there would be one shop for each two families.

OVERZONING IN WAVERLY

It is highly desirable that overzoning, for both multiple residential and business purposes, more closely follow demand rather than anticipate it, and that, as promptly as possible, past evils of overzoning be repaired, both in the interest of orderly city growth and the preservation of real-estate values.

The Waverly field survey developed definite evidence of overzoning on Greenmount Avenue between Thirty-fifth and Forty-second Streets; on Old York Road between Thirty-fourth and Thirty-fifth Streets; and on Thirty-third Street between Old York Road and Ellerslie Avenue. The adjustment of the use-height classification of these areas and the gradual transfer to a more suitable site of the small, improperly located commercial group now on Old York Road, are recommended, with detailed specifications, in the Master Plan.

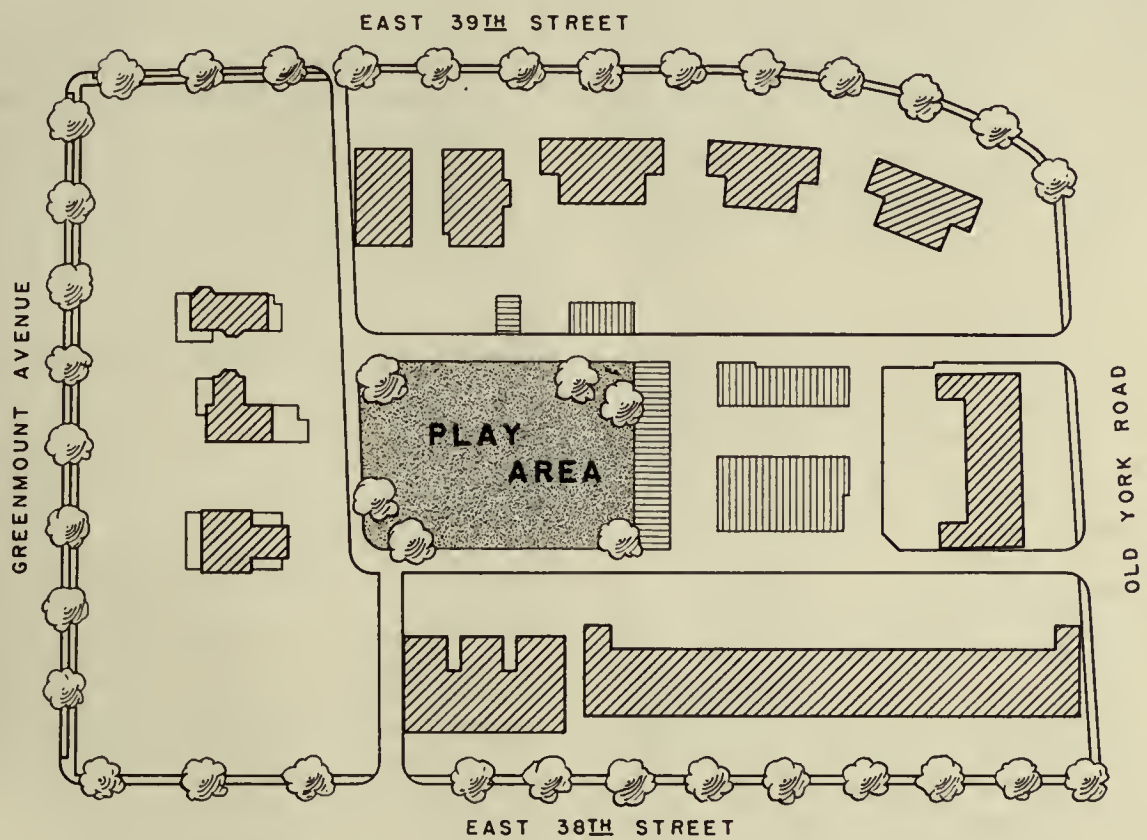
Elimination of two nonconforming manufacturing plants and of 26 nonconforming, converted dwellings, now used for both residential and commercial purposes, must await the reconversion or destruction of these structures, since nonconforming use which existed when the zoning ordinance was adopted was not abated by that legislation.

STREET PATTERN ADJUSTMENT

City designing seeks both to fix the broad pattern of the urban framework and to coordinate the constituent neighborhoods within that pattern. Conversely, the neighborhood plan must synchronize with the city's design. Formal city planning is by no means a novel consideration in America but, until comparatively recently, it has been approached largely as a problem in zoning and street pattern design. Today,

PROPOSED DEVELOPMENT OF AN INTERIOR PLAY AREA FOR BLOCK NO. 3903–A

Approved by the Board of Park Commissioners



ESTIMATE

STREET AREAS	CURB PLANTING	$ 125.00
	FOUNDATION "	525.00
	SLOPE "	56.25
PLAY AREA	GRADING	300.00
	PLANTING	280.00
	TOTAL	$ 1,286.25
	ASSESSMENT ON EACH PROPERTY	36.75

Drawing No. 26

however, we are beginning to recognize that urban planning involves several techniques and, in more complex problems, are calling in specialized service not only in street planning, building height restriction, land use, and population densities but also in structural and landscape architecture, civil, mechanical, and electrical engineering, and social service.

Unlike the modern process of area development, in which streets are first located and subsequent structural improvements are made to conform to them, the early growth of Waverly was unplanned, haphazard, and wholly without the restraint of municipal control in the location of highways, parkways, sidewalks, and building lines. As fast as—but no faster than—houses were constructed during that period, the street pattern extended itself as a natural evolutionary process. As so frequently happens in old and slowly maturing communities, the Area therefore assumed an irregular and unscientific street pattern, old homes were intermingled with newer structures, frame construction kept company with brick, and maintenance ranged all the way from excellent to poor.

Gradually, however, new street lay-outs began to reflect more modern community standards. Clearly apparent is a progressive improvement in neighborhood planning, which indicates a developing consciousness of the necessity for the alinement and proper placement of the structural components of a residential block and for coordination in the arrangement of streets, parkways, and alleys. In the period following the World War, when the demand for additional housing prompted the development of much of the vacant territory on the eastern margin of the Area, reasonably orderly street patterns were adopted. The section last platted, that along Westerwald and Ellerslie Avenues, exhibits a normal street, parkway and alley design, uniform building lines, and orderly structural placement.

Unfortunately, however, only the most obvious needs of the small subdivisions platted during the past two decades were considered, even at that comparatively late date. The broader problem of their relationship to adjoining areas was ignored and the opportunity to connect new street ends with old, and in other ways to improve the over-all Area pattern, was not availed of. The resulting imperfections constitute a definite functional and economic handicap to both the newer and the older sections of Waverly. While it is now impossible wholly to correct these imperfections, detailed plans for numerous feasible adjustments, which will promote freer and safer traffic circulation and better land use, were developed during the planning stage of the project.

THE MASTER PLAN

The equivalent of a surgical operation is not required in Waverly; demolition is definitely indicated in the case of but one property; general renovation is neither necessary nor contemplated; the formula for the successful treatment of the Area's gradually developing malady is not costly nor is it dramatic. It is a simple, *preventive remedy* which has aptly been called "organized neighborhood housekeeping" and is compounded largely of the ingredients "conservation," "street adjustment," and "concerted and continued community effort."

This treatment, as developed in the Master Plan, has been divided into two parallel but not necessarily integrated parts:

> *Part A.*—The early physical restoration—by means of minor repair and major reconditioning, remodeling, modernizing, embellishment and landscaping—of all depreciated housing within the body of the Area, substantially as recommended during the study and planning phase of the survey and as briefly described in this report, supplemented by continued maintenance thereafter, at the level established for the neighborhood.

Promptly, energetically and generally applied, this phase of the Master Plan will restore to health those infected spots which now menace the Area as a whole; will preserve its present economic and social values; will automatically provide it with an effective defense against future objectionable economic, social, and structural encroachments from the south; will retain it as an important city and State tax base; will safeguard the utility, school and street investments which the city has made within its borders; and will protect the residential neighborhoods contiguous to it on the north, east and west from subsequent infection.

> *Part B.*—The adjustment of zoning regulations and street patterns, as a parallel but separate program, requiring confirmation by the residents of the Area and concurrence by the city, and therefore development over a considerable period of time. This part of the recommended program includes amendments to use-height restrictions as defined in the present zoning ordinance; improvement of street lighting; increase in playground facilities; the gradual elimination of nonconforming structures; street widening by condemnation; progressive street widening, which starts with the establishment of new building lines and slowly advances with the gradual voluntary demolition of old and the construction of new buildings; and such street openings, closings, paving and adjustments as are included in a technical recommendation, with alternate solutions, which has been submitted by the project planning department to the Baltimore Commission on City Planning. A digest of this recommendation appears at the end of this report as Appendix D.

If desired by the residents of the Area or made necessary by the financial position of the city, the ultimate completion of the second phase of the program may be considerably postponed. When consummated, it will complement and confirm the benefits which earlier flowed from the completion of Part A described above.

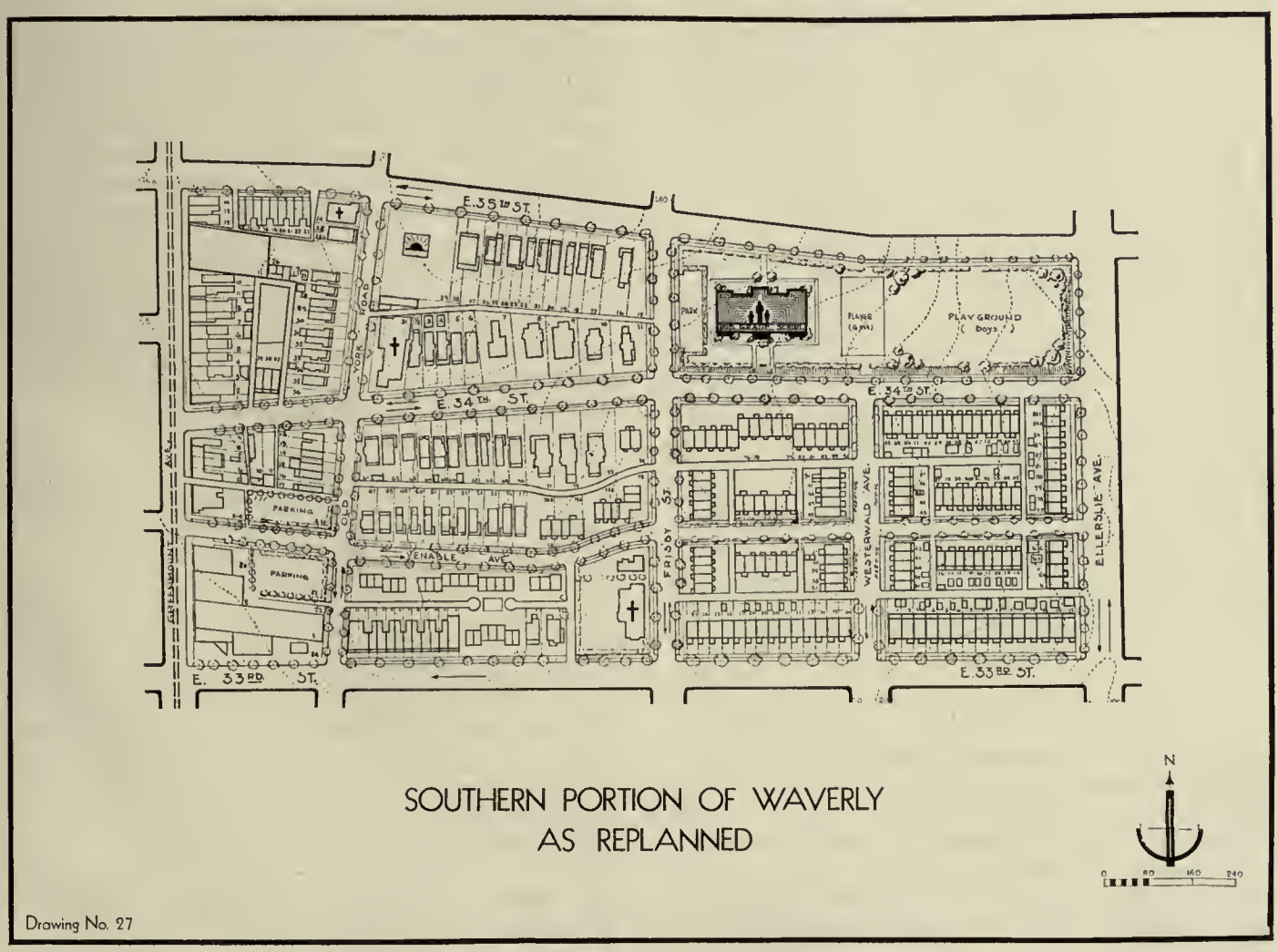
Drawing No. 27 shows the southern portion of the Area, as replanned.

COMMUNITY ORGANIZATION

Survey and Master Plan production was a process wholly distinct from the program which must now be undertaken by some form of neighborhood organization designed to inspire and supervise the completion of the physical rehabilitation of the Area, as recommended in that Plan. No matter what may be the technical merits and soundness of that study, its ultimate success will depend on community integration and ambition; on the clear recognition, by the mass of the property owners themselves, of the importance and imminence of their individual and joint problems; on their willingness and ability to mobilize and deploy that *cooperative and continued effort* without which the proposed conservation program cannot long survive as an effective neighborhood force; and on the degree of sympathetic, intelligent, and continuous local leadership which is available for the immediate and subsequent work of the organization.

If these elements are present in the development of the project, it can scarcely fail to accomplish its purposes. If they are absent, it can hardly hope to reach them.

Recognizing these facts, the Home Owners' Loan Corporation has accepted, as its final obligation to the Waverly conservation project—other than its participation in future cooperative activities, as one property owner among many—active temporary leadership in the organization of a neighborhood conservation league, to which the plans and recommendations for each property and for the whole Area, as developed during the planning phase of the survey, may be entrusted; by which, with energetic and sympathetic local leadership and unified neighborhood support, the translation of these plans into the physical improvement and stabilization of Waverly may be encouraged and carried forward; and under which the neighborhood standards so established may long be maintained.



SOUTHERN PORTION OF WAVERLY
AS REPLANNED

Drawing No. 27

MOBILIZED NEIGHBORHOOD EFFORT

No stronger force can be found with which to activate neighborhood conservation effort than a united public opinion, expressing community approval and disapproval through the agency of a local organization, dedicated to the general protection of neighborhood values, on which home owners can rely for intelligent, energetic and unremitting devotion to community welfare and betterment.

The indifferent owner of an obsolete dwelling who is satisfied with his home and its surroundings; the discouraged and resigned owner of a sound structure, who has helplessly watched the slow advance toward his property of an adjacent depressed area; and the complacent owner who feels sure that depreciation is a geographically static condition which can never extend itself into his particular neighborhood, will all be found initially reluctant to undertake the functions allotted to them in a local conservation project.

Financial profit can rarely be offered in exchange for cooperation, because neighborhood stabilization rarely produces dramatic increases in investment values and, where some measure of increase does result, it is only a byproduct of the project, wholly secondary to its real purposes. If general adherence is to be gained, each owner must be made aware—

(1) That neighborhood conditions, both structural and social, are never static; they either constantly improve or constantly deteriorate.

(2) That, whether actually present in his own property, or developing in an area adjacent to him, or apparently confined to more remote districts, structural deterioration and postponed reconditioning anywhere in his general neighborhood are an immediate or prospective menace to the spiritual and investment values of his home and, as such, are of direct personal concern to him.

(3) That the residents within the affected community can, through united effort, apply a simple, effective and permanent remedy to the danger which confronts them.

(4) That his own individual interest as an investor, his pride and satisfaction in the physical well-being of his home and its surroundings, his liability to his family and his responsibility to his neighbors, should all enlist his willing participation in his community conservation program.

WAVERLY CONSERVATION LEAGUE

With the aid of organizing personnel delegated by the Home Owners' Loan Corporation, an Advisory Committee of 25 persons, made up of civic minded residents of the Waverly district, including the executive heads of the four local improvement associations and public spirited leaders both from within the Area and from other sections of the city, has been formed for the purpose of directing the organization of the Waverly Conservation League and thereafter cooperating with it in applying the Master Plan to the problems of the Area.

As constituted, this Advisory Committee can, in like manner, function as an inspirational agency and clearing house for similar projects, should Waverly's example stimulate their development elsewhere in the city of Baltimore.

With the approval of the Advisory Committee, a Waverly Conservation League Operating Committee has been established. To be members of this committee a District Chairman was selected from each of the six districts in the Area; three additional members, all women, were appointed to represent the feminine residents of Waverly; and a tenth member, elected at large by the other nine committeemen, will act as League President and chief executive. Block captains, each representing the residents of a single block in his district, will support each chairman. These captains will provide a distributed and intimate contact between the Operating Committee and all individual home owners in the Area.

Membership in the Waverly Conservation League will be open to all Waverly residents upon the payment of a nominal annual fee. As the League's central executive agency, the Operating Committee will have supervision of the translation of the Master Plan into the actual physical improvement and stabilization of the Area. The custody of such survey and planning data, maps, sketches, and other matter relating to that Plan, as are essential to its subsequent activities, will therefore be entrusted to it.

The procedure for the incorporation of a nonprofit organization under the Maryland statutes is simple, requiring only that a charter or certificate of incorporation be filed with the State tax commission in the Union Trust Building, Baltimore, and that a recording fee of $10 be paid. No bonus, franchise, or other tax is imposed at the time of filing; the corporation will not be subject to subsequent Federal or State taxation; and therefore its directors will not be individually liable for unpaid taxes in the event of dissolution, as are the directors of an ordinary business corporation.

A MUNICIPAL CONSERVATION DEPARTMENT

The decline of a residential neighborhood and its eventual abandonment, from whatever cause, to property owners who are financially unable to sustain it, not only increases municipal expenditures and decreases tax income within the affected area but also compels the duplication, elsewhere, of costly pavements, utilities, and school facilities.

A more complete understanding of the direct cost of neighborhood decay and a clearer conception of the economic value of neighborhood conservation, in

terms of the taxpayer's dollar, may one day inspire the establishment, in every large city, of a "Department of Conservation" whose sole function it will be, by precept, example, and inspirational activity, to promote community stabilization projects in potentially and partially depreciated sections throughout the city.

To this end, the projected department would stimulate the formation, in selected areas, of property owners' associations designed to carry conservation projects forward, pursuant to its own carefully prepared program. Thereafter, it would foster the continuing and aggressive interest of these organizations in the preservation of their neighborhood standards, by promoting annual "clean-up, paint-up, and fix-up" campaigns and by conducting intra- and inter-area fairs, exhibitions, and awards for outstanding individual, block, and district excellence in maintenance, embellishment, rehabilitation, remodeling, gardening, landscaping, etc. It would make available to the individual home owner, through his neighborhood organization, technical information (a) on the planning of rehabilitation and (b) on the selection, cost, and proper application of materials and equipment, in connection with his maintenance efforts. It would introduce economies through the mass purchase of materials and through group contracts for maintenance, painting, repair, and fuel. It would supply informed and sympathetic representation when matters in which the neighborhood is interested are being considered by the municipality or one of its agencies. And it would undertake numerous similar activities, which only the salaried staff of a municipal department, whose field of action embraces an entire metropolitan area, can effectively inaugurate and administer.

The annual monetary cost of a department of municipal government of this type would be small as compared with its direct benefit in preserving important social values, in conserving private capital invested or loaned in home communities like Waverly, in safeguarding the city against unproductive or duplicate expenditures for utilities, streets, and schools, and in retaining the municipal tax base unimpaired.

BENEFICIAL RESTRICTIONS

Land developers in and about Baltimore have occasionally included restrictions in their sales deeds which, by imposing *limitations* on the individual property owner, in fact serve to *benefit* the community as a whole.

In these deeds, the erection and operation of breweries, foundries, mills, factories, store, office and apartment buildings, cemeteries, hospitals, etc., is prohibited. Smoke nuisance is banned. Unless later formally exempted, the land which these deeds convey may be used for single-family residential purposes only. The erection of churches, schools, libraries, etc., and establishment of parks and playgrounds must be specifically approved. Set-back lines are established and no residence, private garage, fence, wall, uncovered porch, bay window, terrace or private driveway may be constructed, enlarged, altered or painted until plans and specifications, showing the nature, kind, shape, height, materials, floor plan, elevation, first-floor level, location, lot coverage, grade and color scheme have been specifically approved in writing. Even awnings may be erected only after a sample of the proposed material has been submitted and approved.

Frequently, these sales deeds also include provisions which confer the right to levy a subsequent annual "maintenance charge," not exceeding a specified amount, on each lot sold, whether it is in the hands of the original purchaser or of a successor. The considerable amount thus collected each year may not be used for the physical repair of individual properties, but is applied, for the benefit and protection of the neighborhood as a whole, to public lighting; the improvement and maintenance of streets, parks, playgrounds, sewers, and drains; the removal of garbage and rubbish (all of which services are usually undertaken by the municipality if the area is later annexed to the city); and for trimming and maintaining curb lawns and planted public areas, the removal of snow, the examination and approval of plans, the enforcement of restrictions, and the payment of taxes on and upkeep of private parks and playgrounds.

Unpaid maintenance charges stand as a lien against the subject property and have been held by the courts to be senior—irrespective of the date assessed—to a mortgage recorded at any time after the record date of the original conveyance by the developer. In effect, this establishes the area as a quasi-municipal district, subject to an annual tax levy for neighborhood benefit. By means of clearly defined land-use, maintenance and landscape control, and other like *restrictions*, these vendors' deeds thus subordinate the right of the individual to independent action, if such action is detrimental to the neighborhood, and thus eventually constitute a definite *benefit* both to him individually and to his community as a whole.

Undoubtedly due, in considerable measure at least, to this recognition of the protective force of community coordination, homes which were built in these restricted sections as far back as 1892—almost a half century ago—have been sold during the past few years at prices which actually exceed their original cost. Construction costs have, of course, increased greatly during the period in question, but these sales assume importance when it is pointed out that only in these restricted areas was this comparative level reached and that in unrestricted sections (originally at least as favorably located and, during the same era, improved

with equivalent residential structures) recent sales show a general and frequently a sharp investment loss.

While the noteworthy degree of *individual restriction for collective benefit* which has thus been so advantageously applied, cannot easily be established in previously developed communities like Waverly, the effective protection against undesirable infiltration, improper land use, unattractive street pictures and initial blight infection which such restrictions provide, warrants any reasonable effort that may be required to secure their voluntary legal assumption by coherent residential groups in that Area, to the fullest extent possible.

NEIGHBORHOOD CONSERVATION FINANCING

If sound economic principles are to be observed, it is fundamental that the final maturity of a monthly installment repair loan, covering a variety of items, be shorter than the *average* useful life of the repairs involved. It is, however, in no way essential that the borrower be compelled to discharge his entire loan before the date when the most perishable single item of financed reconditioning will require renewal. Exterior paint, for example, must be restored at more frequent intervals than any other ordinary type of repair, but it will last considerably longer than 3 years, if standard materials and workmanship are used. Items such as newly installed heating plants and plumbing equipment, and new hardwood floors over old soft wood floors have a useful life greatly exceeding that period. Reconditioning like conversion and architectural modernization will usually benefit the subject structure for a period roughly equivalent to its economic life. If a reconditioning advance is so cast that the *average* remaining life of the particular combination of repairs it finances extends beyond the *last installment date of such advance*, then sound financial practice will have been observed.

Title I of the National Housing Act now provides a practical formula for the financing of a moderate degree of repair and to it many Waverly owners can have ready recourse. If the cost of a proposed reconditioning job is relatively large, however—and much of it is—the 3-year 32-day repayment period to which loans under Title I are now limited, develops a monthly installment which is too heavy for the average small-home owner to assume with that degree of convenience and assurance which is essential to the final success of his undertaking.

The provisions governing loans insured under Section 207 of the Act, on the other hand, permit an ample repayment period, but eligibility restrictions tend to reduce the availability of that section for general neighborhood conservation financing purposes, in areas where single-family residential units predominate.

Legislative amendment to the National Housing Act which will permit the insurance of individual repair and rehabilitation loans having maturities closely synchronized with the *average life span* of the related improvements, as calculated under a sound mathematical formula, would definitely contribute to the benefits which it is anticipated the national economy will derive from organized urban neighborhood conservation. Thus the latter would have the benefit not only of a loan form exactly keyed to its needs but also of the great financial power, the wide experience, the extensive mortgage banking contacts, the already efficiently functioning field and technical organization and the established operating standards which the Federal Housing Administration has so soundly and so successfully developed.

Summary

Briefly summarized, the survey and planning phase of the Waverly project served definitely to demonstrate that (1) there exists a discernible though as yet incipient threat to the economic and social integrity of the Area; (2) a definite cure for its present and prospective ills is available; (3) this cure is an obvious and comparatively simple one; and (4) its ultimate effectiveness will be exactly measured by the extent and permanence of the cooperation which the Waverly Conservation League is henceforth able to inspire among the residents of the Area as a whole.

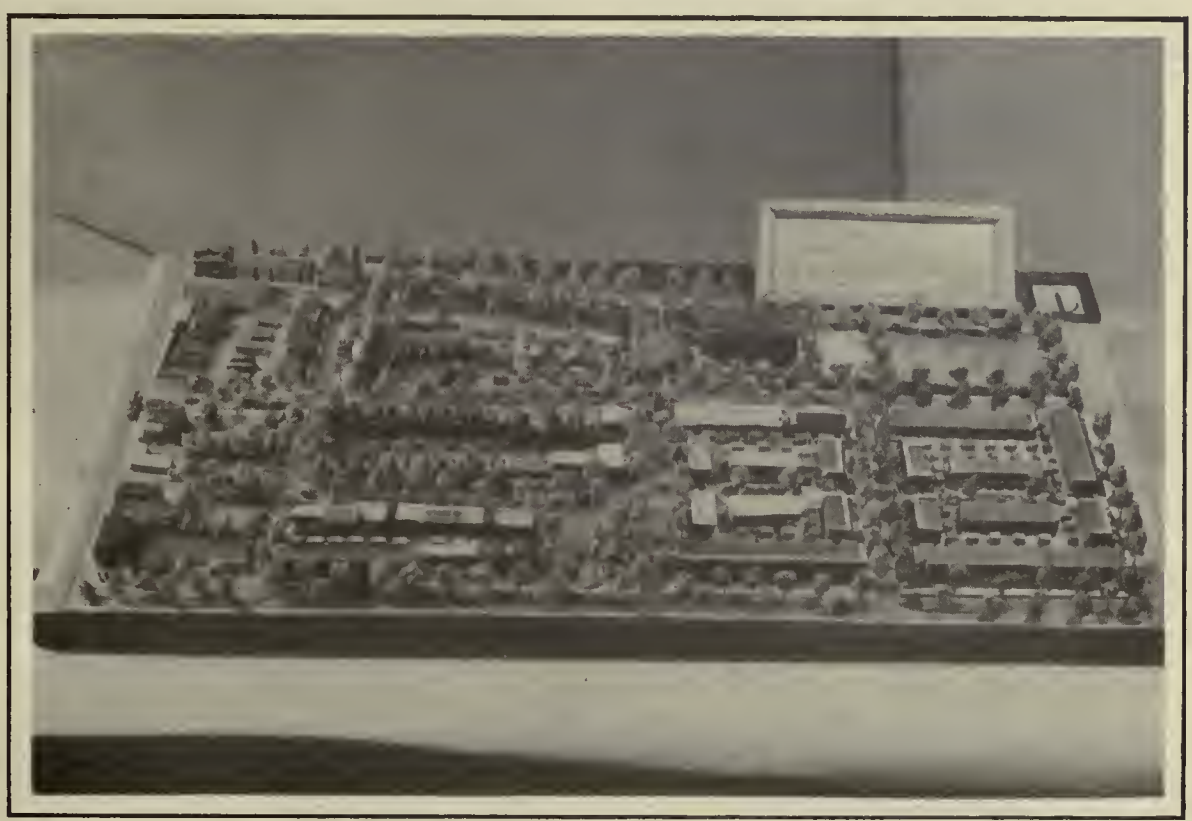
The formula which has been embodied in the Master Plan for the solution of Waverly's problem provides a pattern which, in general, will be found suitable for the treatment of similarly threatened small-home neighborhoods everywhere. The extent to which it may also be successfully applied to areas improved with *large, single-family dwellings or with apartment buildings,* can be determined only after surveys and analyses have been made of selected test districts in which structures of each of these two types predominate. Followed consistently in the Area for which it was specifically designed, however—or in any other single-family residential neighborhood whose structures still retain a definite measure of economic value and have a room and total cubic content similar to Waverly's—that formula will long halt the process of physical, social, and economic disintegration which is so insidiously and relentlessly attacking increasingly great urban districts throughout the United States.

APPENDIX A

DISTRICT A—WAVERLY

DIVISIONAL STUDY

In order to segregate, group, and analyze certain related factors, during the survey and planning phase of the program, more definitely than would have been possible if the entire Area had been used as the observation unit, Waverly was broken down for economic study into six broadly similar sections, designated by letters from A to F. An outline of the analysis of one of these sections—District A—follows. Unless exception to the contrary is noted, all maps, tables, and comment in this section of the report refer to District A only.



MODEL OF DISTRICT "A", WAVERLY,
AS REPLANNED

Drawing No. 28

Comprising 31.6 acres in the extreme southern portion of the Area, District A includes old, middle-aged, and relatively new frame and masonry commercial and residential structures; detached, semi-detached and row houses in good, fair, and poor repair; properly and improperly placed building improvements; and well and badly planned street patterns—all in approximately the same admixture that is typical of the Waverly area as a whole.

District Subdivision

To facilitate still closer comparisons and contrasts, District A was further broken down into six Divisions, each of which includes a group of properties having virtually identical characteristics as to age, type, material, condition, obsolescence, etc., and each of which, in these characteristics, differs sharply from all other Divisions within the District. Though this grouping produces an irregular map pattern, it considerably facilitates the determination of long-term trends.

Divisional lines appear on drawing No. 29. Land use and structural types are shown on drawing No. 30.

Group characteristics are described as follows:

Division No. 1.—Includes one-third of the frame, single-family detached and all of the semi-detached houses in District A. Of poor design and in need of architectural changes, these houses are closely spaced on narrow lots. Some lie below the sidewalk level. Almost all of them need extensive repair and landscaping. Approximately half border on the commercial area.

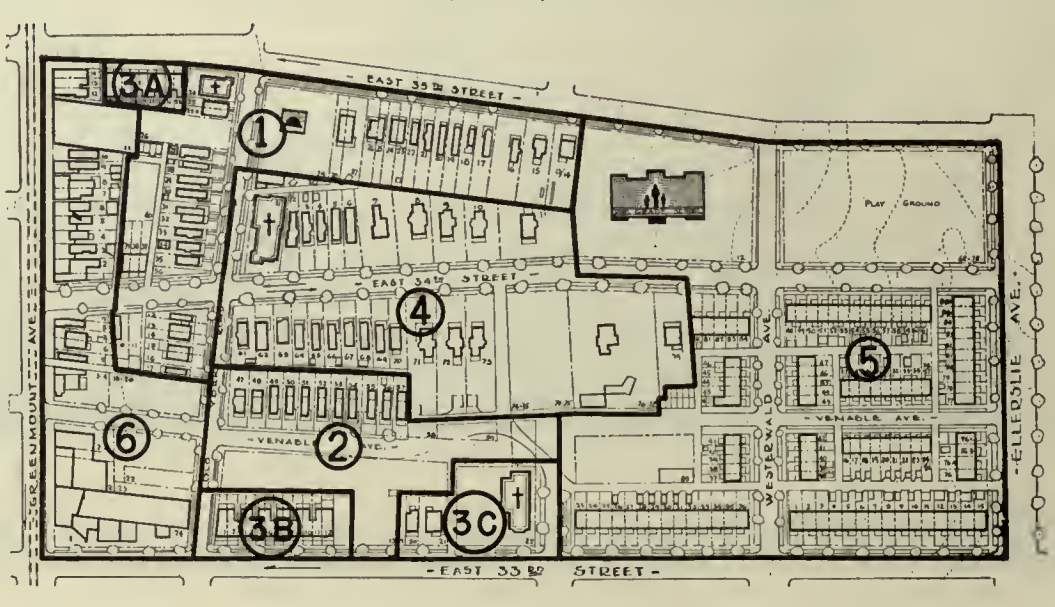
Division No. 2.—Consists of single-family, detached frame houses, usually 3 rooms deep, too closely spaced, and in need of extensive repairs, architectural changes, and landscaping. They are located along Venable Avenue, a stub end street which definitely needs new surfacing, sidewalks, curbs, etc., and eventual extension.

Division No. 3.—Includes 26 old-style, masonry row houses, some of which need painting and minor repair. While 3 rooms deep, they are in good general condition.

Division No. 4.—Consists entirely of single-family, detached frame houses, without definite alinement. Many of them are too closely spaced on narrow lots, but the majority have sufficient land accommodation. All are reasonably well maintained, although some need minor repair and landscaping.

Division No. 5.—Contains only comparatively new, brick row houses, well designed and in excellent physical condition. This group includes the most modern and best maintained properties in the District. Its units need practically no repair.

DIVISION INTO GROUPS OF
SIMILAR AGE, TYPE, AND CONDITION



District "A"—Waverly

Drawing No. 29

Table No. 26

COMMERCIAL AND RESIDENTIAL STRUCTURES

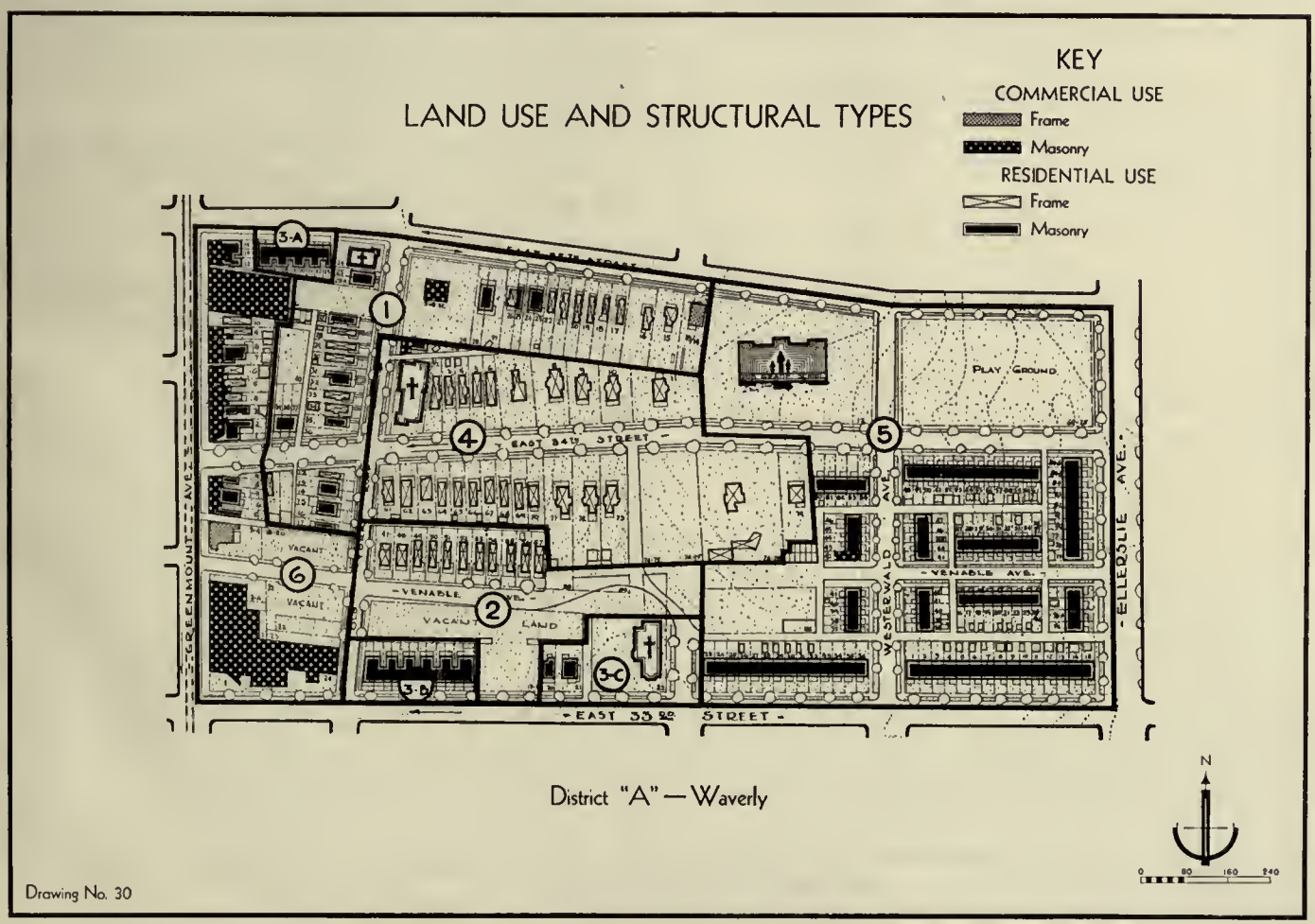
Use	Division												Total number
	1		2		3		4		5		6		
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*	
Commercial	0	0	0	0	0	0	0	0	0	0	9	39	9
Residential	36	100	11	100	23	100	25	100	101	100	15	61	211
Total	36	100	11	100	23	100	25	100	101	100	24	100	220

NOTE.—Percent discloses relationship between commercial or residential units in each division to the total number of their type in District A.

Division No. 6.—Comprises all property zoned for commercial purposes and includes combination residence and business structures, as well as buildings primarily designed for commercial use, apartments, etc.

Division 6 Omitted

In table No. 26, commercial and residential properties are segregated by Divisions. Division 6 includes all property in District A which lies along Greenmount Avenue, the principal business artery of Waverly. The land value of the vacant property and of the property which has been improved primarily for commercial purposes within this Division is, of course, largely based on business use. The 14 converted dwellings within



District "A"—Waverly

Drawing No. 30

the Division, now used for both business and residential purposes, are in a transitional stage, residential being only incidental to commercial use, and the value of the land under them is also based on projected commercial, rather than on present residential, use. To include Division 6 as a factor in tabulating and computing residential data for the entire District would serve only to distort the resulting figures and would make impossible a correct analysis of the social and economic conditions which prevail throughout the residential portion of District A. In all subsequent computations, tabulations, and references, therefore, data relating to Division 6 are omitted as a computation factor, unless specific exception is noted.

Since the residential use of the three converted dwellings which lie outside Division 6 is at least as important as their business use, and because their present partial-conversion status represents a nonconforming use which reconversion or destruction will eventually eradicate, these three structures are, for convenience, hereafter tabulated as residential.

Exterior Materials

Classification of exterior structural materials, by Divisions, is made in table No. 27.

Table No. 27

EXTERIOR MATERIAL BY DIVISIONS

Division	Frame	Masonry	Total
1	17	19	36
2	11	0	11
3	0	23	23
4	25	1	26
5	0	101	101
6	3	20	23
Total	56	164	220

TAXES

Assessed Value

No new residential structures were built in District A between the years 1927 and 1939.

The structural depreciation which accrued on all commercial and converted buildings during that period was more than offset by the increased assessment on the land underlying these structures—with the result that the combined tax value of both land and buildings in the commercial class increased 50 percent during the 12-year period between 1927 and 1939. On the other hand, the total assessment for residential land and improvements combined decreased by 12 percent between 1927 and 1939.

Table No. 28

AVERAGE ASSESSMENT
(Land and improvements)

Type	1927	1939	Increase	Decrease
Commercial	$19, 261	$30, 440	$11, 179	
Commercial and residential	5, 131	6, 500	1, 369	
Residential	5, 196	4, 047		$1, 149

Average values assessed for tax purposes in 1927 and 1939 are shown in table No. 28. These values for 1939 are charted on drawing No. 31.

Since the proportion of modern and old buildings in the commercial and converted group, is roughly similar to the proportion in the residential class, it may be assumed that accrued depreciation and the deflation of high post-war construction costs are given equivalent weight in the District A assessment of both groups. The 12-percent shrinkage in District residential assessed values, depicted in tables Nos. 28 and 29, not only runs directly counter to the trend of assessment for District commercial and converted property, but also counter to the general Baltimore and national trend, and quite strikingly reflects the adverse influence of incipient but definite blight infection, within the body of District A, on its residential values.

Without exception, as is evident from an examination of table No. 29, every Division in the District reflects this depreciating influence.

Tax Delinquence

Data relating to tax levy and delinquence were obtained from the records in the Baltimore City Hall and Courthouse, as of July 31, 1939.

Table No. 29

DIRECTION OF ASSESSED VALUES
(Land and residential improvements)

Division	1927	1939	Decrease	
			Amount	Percent
1	$104, 180	$101, 800	$2, 380	2. 4
2	40, 710	38, 290	2, 420	6. 0
3	121, 600	96, 340	25, 260	20. 8
4	141, 040	132, 930	8, 110	5. 8
5	676, 220	586, 350	89, 870	13. 3
Total	1, 083, 750	955, 710	128, 040	11. 8

NOTE.—No new residential units were constructed in District A between 1927 and 1939.

In terms of residential units, 8 pereent of the properties in District A were in arrears in the payment of taxes on that date. In terms of the 1939 levy, 13 pereent of the total residential tax was delinquent. Evidently, greater delinquenee oeeurs in the higher assessment braekets.

A 13-percent delinqueney for the District eompares favorably with a 15-pereent reeord for the eity as a whole.

Tax Sales

Under the Maryland eode, real estate may be sold to satisfy unpaid tax liens after June 30 of each year. As a matter of praetiee, however, sales are usually postponed for from three to four years or until the statute of limitations is about to beeome operative. That few, if any, of the 16 properties in Distriet A, whieh are at present in arrears, will eventually be sold for taxes, may be inferred from table No. 31.

Table No. 30

CITY AND DISTRICT TAX DELINQUENCE
(Land and residential improvements)

Area	1939 tax levy	1939 taxes delinquent	Per-cent
City of Baltimore	$26, 609, 165	$4, 001, 019	15
District A	42, 264	7, 586	13

Table No. 31

TAX DELINQUENCE BY DIVISIONS
(Residential structures only)

Division	Number properties delinquent in tax payments for—				Total number in district	Total number delinquent	Percent delinquent to total
	Under one year	One to two years	Two to three years	Over three years			
1	2	3	0	0	36	5	14
2	0	2	1	0	11	3	27
3	0	1	1	0	23	2	9
4	1	0	1	0	26	2	8
5	3	1	0	0	100	4	4
Total	6	7	3	0	196	16	8

AVERAGE ASSESSED VALUE BY DIVISIONS

LAND AND IMPROVEMENTS

1939

District "A" — Waverly

Drawing No. 31

Tax Delinquence—Encumbrances—Repairs—Age

Divisional comparisons in table No. 32 show quite clearly that there is little or no relationship between structural age, as such, and mortgage status, postponed reconditioning or tax delinquence, but that when ratios are high between any two of the three factors last named, the age factor is usually found also to be present. Neighborhoods which have high ratios of tax delinquence also show high ratios of mortgage encumbrance and physical deterioration. And, finally, a direct relationship between mortgage and maintenance ratios is disclosed.

Particularly noteworthy is the fact that the highest ratio of tax delinquency occurs in those property groups which are in the poorest structural condition and that, conversely, the lowest delinquency ratio is found in the best maintained neighborhood. Whether continued structural obsolescence, postponed repairs, and tax arrearages reflect only a reduced economic status or can be attributed also to discouragement with neighborhood conditions, unwillingness to increase present investment, and a consequent indifference to the prompt discharge of tax obligations, cannot be determined. That a direct relationship exists, however, between residential desirability and prompt tax payment, is evident.

Table No. 32

COMPARISON OF DELINQUENCE, MORTGAGES, REPAIRS, AND AGE

Division	Percent			Average structural age
	Delinquent to nondelinquent properties	Mortgaged to clear properties	Properties needing reconditioning to all others	
1	14	53	94	53
2	27	54	100	44
3	9	39	43	25
4	8	27	35	49
5	4	43	20	17

Tax Delinquence and Ground Ownership

Under the ground lease system which largely prevails in Baltimore, over 75 percent of the residences in Waverly are built on sites the fee to which is not held by the owner of the structure. Ground rents in these cases constitute a lien senior to all other subsequently imposed liens except those for municipal and state taxes. The payment of taxes by the lessor, as they accrue, is one of the usual conditions of these leases.

In terms of residential units, 1939 taxes were delinquent on 9.44 percent of the properties in the District which are subject to ground lease and on 5.79 percent of those where the ownership of the fee and the improvement is identical. Furthermore, tax payment arrearages were highest in those ground lease groups which, from a residential standpoint, are least desirable. No other relationship appears to exist between tax delinquence and ground ownership.

Table No. 33

TAX DELINQUENCE AND GROUND OWNERSHIP
(Residential structures only)

Division	Improvements owned subject to ground lease			Improvements and ground in one ownership		
	Number under ground leases	Number delinquent in tax payments	Percent	Number identically owned	Number delinquent in tax payments	Percent
1	26	3	15	10	2	20
2	10	3	30	1	0	0
3	5	2	40	18	0	0
4	16	1	6	10	1	10
5	70	3	4	30	1	3
Total	127	12	9	69	4	6

RECONDITIONING

Structural Condition

The field survey and office analysis developed one recommendation for demolition in District A. There are 196 residential properties in the district, of which 13 are poorly maintained, 101 need more or less important

Table No. 34

CONDITION OF EXTERIOR

Division	Number		
	Poor	Fair to good	Good
1	8	23	5
2	5	6	0
3	0	11	12
4	0	24	2
5	0	37	63
Total	13	101	82

Table No. 35

REPRODUCTION COST, DEPRECIATION, AND "AS IS" VALUE
(Residential structures only)

Division	Reproduction cost	Physical depreciation [1]	Functional and economic depreciation [2]	Total depreciation		Total "as is" value	Average "as is" value
				Amount	Percent		
1	$131, 450	$36, 400	$33, 250	69, 650	53	$61, 800	$1, 714
2	62, 800	20, 800	14, 200	35, 000	55	27, 800	2, 545
3	122, 200	23, 500	20, 000	43, 500	36	78, 700	3, 422
4	177, 250	41, 350	34, 950	76, 300	43	100, 950	3, 610
5	534, 525	89, 550	54, 625	144, 175	27	390. 350	3. 904
Total	1, 028, 225	211, 600	157. 025	368, 625	[3] 36	659, 600	[3] 3, 039

[1] Necessary reconditioning. [2] Obsolescence.. [3] Average.

reconditioning, and 82 are in good repair. Divisions 1 and 2 rate lowest in structural condition.

Reproduction Value

The replacement cost of all residential structures was estimated at $1,028,225; physical depreciation and obsolescence at $368,625; and present value at $659,600. Depreciation, which thus averages 36 percent, is of course greatest in the three older divisions of the District.

The relationship between reproduction cost, physical, functional, and economic depreciation, and present value is shown in table No. 35.

Distribution of Repair Cost

Of the 196 dwellings in the District, 35 are in need of major reconditioning, exceeding $200 per unit in cost. They lie wholly in those divisions which include only old, single-family and semi-detached structures.

Table No. 36

RECONDITIONING COSTS
(Only residential structures needing over $200 of repairs)

Division	Total units in district	Estimated cost and number of units				Total units to be repaired
		$200 to $349	$350 to $499	$500 to $749	Over $750	
1	36	5	8	3	1	17
2	11	6	2	3	0	11
3	23	0	0	0	0	0
4	26	2	4	0	0	6
5	100	1	0	0	0	1
Total	196	14	14	6	1	35

Reconditioned Value

The total cost of the repairs which are necessary to bring these structures back to Area standards is estimated at $16,985. If completed, the proposed program will increase their value by $23,950. While the enhancement of investment values above the actual cost of repair is an objective quite secondary to structural conservation, the fact that the amount invested in maintenance repairs will produce a projected 40 percent investment profit should further stimulate the active cooperation of affected property owners in the conservation program. As might be anticipated, by far the greatest need for reconditioning occurs in Divisions 1 and 2, which comprise old frame structures only.

Table No. 37

RECONDITIONED COST AND APPRECIATION
(Only residential structures needing reconditioning)

Division	"As is" appraised value	"As reconditioned" value	Estimated cost of reconditioning	Increase over cost of reconditioning	Percent increase over cost
1	$56, 600	$68, 600	$9, 361	$2, 639	28
2	27, 800	36, 000	4, 592	3, 608	79
3	4, 100	4, 309	125	75	60
4	29, 800	32, 900	2, 525	575	23
5	7, 900	8, 350	382	68	18
Total	126, 200	150, 150	16, 985	6, 965	41

Appraised and Assessed Values

The structural value which the city placed for tax purposes on the first four divisions in District A is 33 percent *less* than the value which was set on this property by the field survey appraisers. The assessed value of District 5—in which are located all of the dwellings built since 1920—*exceeds* its appraised value by approximately 14 percent, indicating that the city's assessment continues to reflect the inflated building cost and sales levels of the post-war period. Here is an opportunity for constructive effort by an active neighborhood organization.

Table No. 38

APPRAISED AND ASSESSED VALUES
(Residential structures only)

Division	"As is" appraised	1939 assessed	Appraised exceeds assessed by	Assessed exceeds appraised by
1	$61,800	$45,670	$16,130	----
2	27,800	15,500	12,300	----
3	78,700	70,230	8,470	----
4	100,950	67,750	33,200	----
5	390,350	447,830	----	$57,480
Total	659,600	646,980	12,620	----

OCCUPANCY

Owners and Tenants

In an area of single-family homes like Waverly, a high factor of leased property may point toward incipient neighborhood depreciation. The ratio of rented to owner-occupied dwellings will frequently measure the extent to which this decline has progressed.

At the time the field survey was completed, only 5 out of the 196 residential units in District A were vacant. Roughly, four-fifths of the balance were owner-occupied and one-fifth were tenant-occupied. The national ratio of owner-occupied to tenant-occupied units [7] is approximately 4:6 while that for District A is 4:1. A ratio of owner occupancy to tenant occupancy roughly 6 times the national average, is thus disclosed.

The ratio between the number of tenant-occupied frame houses and the number of tenant-occupied brick structures is virtually the same as the ratio between the total number of frame homes to the total number of brick houses in the District. This indicates a balanced supply of rental offerings, which is always a healthy sign.

[7] Real Property Inventory.

Divisional owner-tenant distribution is confused and without apparent significance. Although Divisions 1 and 2 most closely resemble each other as to structural age, type, and condition, tenant occupancy in Division 1 is the highest (30 percent) and in Division 2 is the lowest (9 percent) in the community.

Drawing No. 32 graphically depicts the relationship between owner and tenant occupancy.

Table No. 39

OWNER AND TENANT OCCUPANCY
(Residential structures only)

Division	Total structures	Number owner occupied	Percent of whole	Number tenant occupied	Percent of whole	Vacant	Percent of whole
1	36	24	67	11	31	1	3
2	11	10	91	1	9	0	0
3	23	19	83	4	17	0	0
4	26	19	73	7	27	0	0
5	100	82	82	14	14	4	4
Total	196	154	79	37	19	5	3

Duration of Ownership

As might be expected, owners tend to occupy their homes much longer than tenants. Of the 154 owner-occupants in the District, 105 (or over two-thirds) have lived in the same houses for 10 years or more, and 69 (or almost one-half of them) have a continuous occupancy record exceeding 15 years. Division 4, which comprises old, frame, single-family houses in good average repair, shows the highest percentage of unbroken occupancy, 85 percent of its residential structures having been continuously occupied by the same owners for over 10 years and 73 percent for over 15

Table No. 40

DURATION OF OWNER OCCUPANCY
(Owner-occupied residences only)

Division	Total owner-occupied structures	Length of occupancy in years					No report
		Less than 2	2 to 5	6 to 10	11 to 15	Over 15	
1	24	3	0	6	5	8	2
2	10	1	1	0	0	5	3
3	19	0	2	4	1	10	2
4	19	1	1	0	2	14	1
5	82	0	9	10	28	32	3
Total	154	5	13	20	36	69	11

years. Division 5, a much newer, all-brick, row-house section, follows closely, with 100 percent of its buildings occupied for at least 2 years, 75 percent for over 10, and 40 percent for over 15 years.

While it is quite evident that structural age alone has little or no influence on continuity, it is equally clear that there is a direct relationship between adequate maintenance and duration of occupancy.

Table No. 41

DURATION OF TENANT OCCUPANCY
(Tenant-occupied residences only)

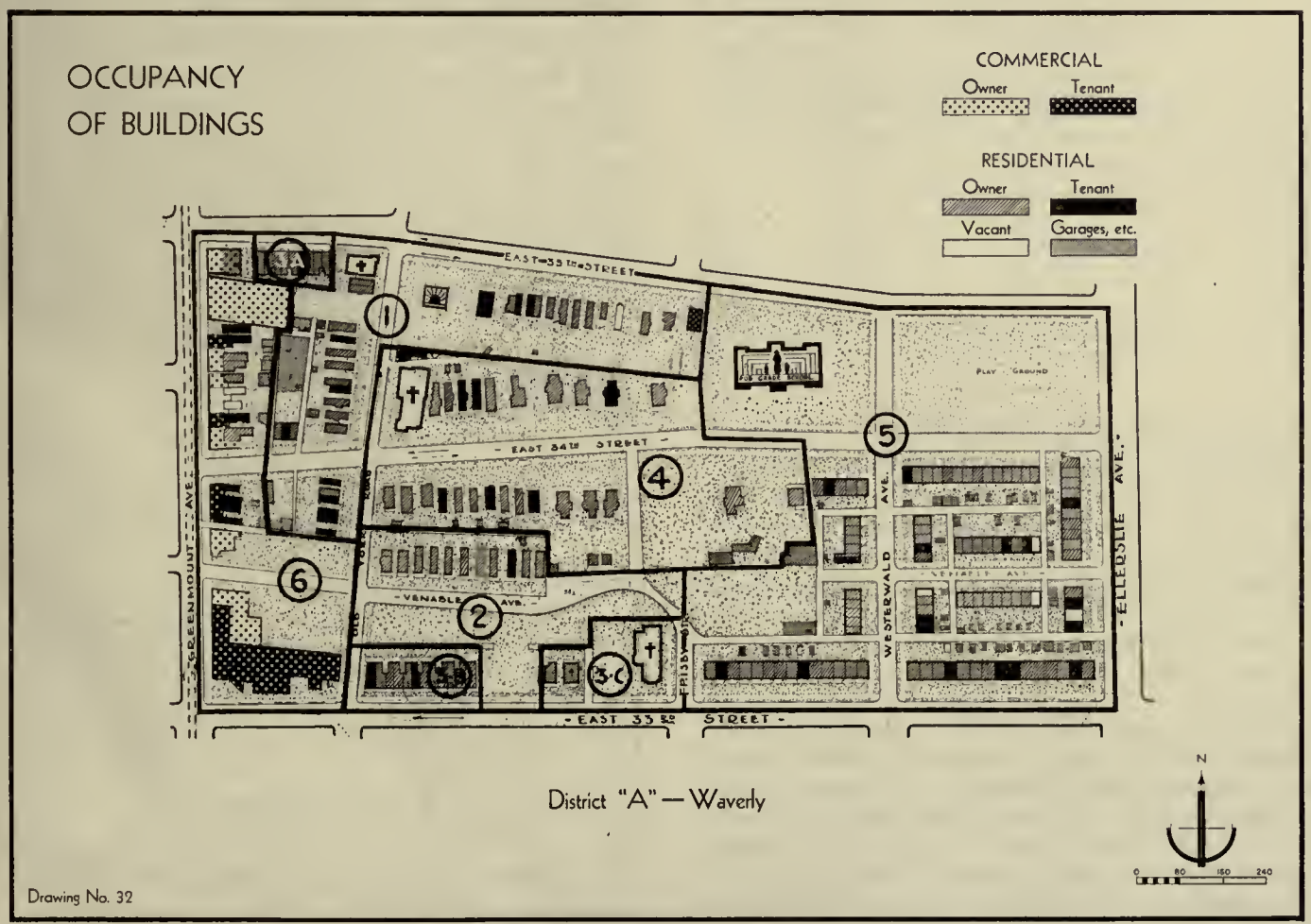
Division	Total owner-occupied structures	Length of occupancy in years					No report
		Less than 2	2 to 5	6 to 10	11 to 15	Over 15	
1	11	1	6	1	2	1	0
2	1	0	0	0	0	0	1
3	4	0	3	1	0	0	0
4	7	2	3	1	0	0	1
5	14	2	5	5	0	1	1
Total	37	5	17	8	2	2	3

Duration of Tenancy

Evident in table No. 41 is an equally low rate of tenant turn-over. Approximately 6 percent of the renters in the District have occupied the same houses for more than 15 years; 12 percent for 10 years or over; and 33 percent for varying periods in excess of 6 years. The average occupancy period appears to be lengthening in Division 5, which is to be expected, since, structurally, it is the youngest community in the District.

Owner-Tenant Mobility

Since data relating to population mobility are usually of assistance in determining the attained momentum of decline in a single-family residential neighborhood, it is interesting to observe that approximately 90 percent of the owner-occupied units in the District have housed the same families for more than 5 years, as compared with a national average of 80.8 percent; over 30 percent of the tenanted property has been occupied by the same persons for more than 5 years, against a national average of 17.9 percent; and that only 13 percent of the



tenants in District A have occupied their present dwellings for less than 2 years, contrasted with an average throughout the Nation of 57.4 percent.

It thus becomes evident that District A is a predominantly residential community, largely owner-occupied, with a low rate of mobility among both owners and tenants. This indicates a relatively high degree of satisfaction with neighborhood conditions.

Occupancy and Structural Age

No relationship between structural age and type of tenancy is discernible. While the two oldest Divisions develop the lowest ratios of owner-occupied to tenant-occupied property, the third oldest shows the highest ratio.

Increasingly evident, as the study proceeds, however, is a quite constant uniformity in the tabulated positions of both the older and the newer brick row neighborhoods, which confirms the visual impression that Baltimore has developed a distinct "row-house type" of owner and tenant.

Table No. 42

OCCUPANCY AND STRUCTURAL AGE
(Residential structures only)

Division	Average age	Percent of owner occupied	Percent of tenant occupied	Percent of vacant
1	53	67	31	3
2	44	91	9	0
3	25	83	17	0
4	49	73	27	0
5	17	82	14	4

Room Ratios

Except during periods of economic distress, the average number of occupants per room and the presence of extra families provide sound indices of social conditions and trends. In uncovering and bounding a substandard area, it is quite as important to ascertain whether the buildings within its limits are overcrowded as it is to learn whether they are obsolete, unsafe, insufficiently provided with light, air, and sanitary facilities, in need of major repair, and generally below decent living standards.

In general, overcrowding is of two kinds, (*a*) family occupancy of such small quarters as to violate reasonable standards of health, comfort, and privacy, and (*b*) "doubling up," or the sharing of single-family quarters by two or more families, each of which would occupy a separate living unit were it financially able to do so. Long-continued overcrowding facilitates the spread of sickness, delinquency, immorality, and finally crime, by making impossible a large part of that privacy which is essential to the dignity of normal life. The reluctance of occupants to disclose that economic distress which overcrowding usually denotes often makes it exceedingly difficult to obtain data upon which to base studies relating to it.

Table No. 43

MULTIPLE OCCUPANCY IN OWNER-OCCUPIED PROPERTY

Division	Persons in owner's family	Roomers	Total occupants	Number of rooms	Occupants per room
1	88	3	91	145	0.63
2	52	3	55	73	.75
3	91	[1] 6	97	127	.76
4	71	[1] 4	75	153	.49
5	257	10	267	562	.48
Total	559	26	585	1,060	.55

[1] Divisions 3 and 4 each include one extra two-person family.

The field survey of District A disclosed a total of 1,303 rooms, occupied by 748 persons, including 24 roomers and 2 extra families of 2 persons each. The area shows no evidence of overcrowding or harmful doubling up. Residential structures average 6.6 rooms each. There are 1.9 rooms per person in owner-occupied homes and 1.5 in tenant-occupied units. The average number of rooms available in the District for each occupant, including boarders and extra families, is 1.74. This compares most favorably with the level of 0.85 room per occupant which is generally accepted by students of urban social problems as the lowest permissible minimum.

Table No. 44

MULTIPLE OCCUPANCY IN TENANT-OCCUPIED PROPERTY

Division	Persons in tenant's family	Roomers	Total occupants	Number of rooms	Occupants per room
1	60	0	60	60	1.00
2	5	0	5	6	.83
3	26	0	26	28	.93
4	32	0	32	53	.60
5	39	1	40	94	.43
Total	162	1	163	241	.67

Occupancy and Mortgage Status

Examination of the mortgage records in the City Hall disclosed that, while 44.8 percent of the owner-occupied dwellings in the District are mortgaged, as compared with the Real Property Inventory national average of 56.3 percent, only 35 percent of the rented structures in the community are so encumbered.

Owner-occupied property is most frequently mortgaged in the two oldest Divisions; that in the third oldest, least frequently. Exactly reversed, on the other hand, is the mortgage status of the tenant-occupied homes in these three Divisions.

While, therefore, table No. 45 discloses a broadly similar total ratio of mortgaged to clear properties in the owner-occupied and tenant-occupied groups, a divisional study of the table develops quite the reverse of this relationship.

Table No. 45

OCCUPANCY AND MORTGAGE STATUS
(Residential structures only)

Division	Number owner occupied	Number of mortgaged properties	Percent	Number tenant occupied	Number of mortgaged properties	Percent
1	24	15	62	11	3	28
2	10	6	60	1	0	0
3	19	9	47	4	0	0
4	19	4	21	7	3	43
5	82	35	43	14	7	50
Total	154	69	45	37	13	35

For Sale and Rent

Frequent change in the tenancy of rented or owner-occupied homes generally indicates either economic distress or dissatisfaction with neighborhood conditions. Usually present with it, in either case, is found a relatively low standard of structural maintenance and declining property values.

As of the date of this report, 8 homes, or 4 percent of the total number in the District, were being offered for sale; 5 dwellings, or 2½ percent of the total, were being offered for rent; and 5 homes, or 2½ percent of the 194 properties in the District, were at that time vacant. These ratios indicate a healthy condition, particularly since offerings were well scattered throughout the community.

Title Transfers

During the 20-year period between 1919 and 1939, the average annual recorded title transfer, except builders' sales, family transfers, and sales under foreclosure,

Table No. 46

PROPERTIES FOR SALE AND RENT
(Residential structures only)

Division	Total properties	Properties for sale	Percent of total	Properties for rent	Percent of total	Vacant
1	36	1	3	2	6	1
2	11	0	0	0	0	0
3	23	1	4	1	4	0
4	26	1	4	0	0	0
5	100	5	5	2	2	4
Total	196	8	4	5	3	5

of the 154 owner-occupied properties in District A, was slightly over 4 percent and similar transfer among rented properties was slightly under 4 percent. No important divisional relationships are developed by the tabulation of turn-over figures, but in examining them it is interesting to note that four-fifths of the houses in the District changed hands at least once during the past 20 years; that the 83-percent turn-over figure for the owner-occupied group during that period was virtually identical with the 75-percent figure for the rental group; and that the highest percentage of ownership change (excluding builder's original deed) occurred in the new row-house section, where turn-over was 100 percent, while the lowest was in one of the two oldest and least well-maintained Divisions, where a 50-percent turn-over occurred.

Table No. 47

OCCUPANCY AND SALES FREQUENCY, 1919–1939
(Residential structures only)

Division	Owner-occupied properties	Sold at least once	Percent	Tenant-occupied properties	Sold at least once	Percent	Now vacant
1	24	18	75	11	7	64	1
2	10	5	50	1	1	100	0
3	19	13	68	4	4	100	0
4	19	12	63	7	3	43	0
5	82	81	99	14	14	100	4
Total	154	129	83	37	29	78	5

Multiple Sales

Disregarding the original sale from the builder to the owner-occupant, and omitting family transfers and sales under foreclosure, every residential structure in District A has, on the average, been sold 1½ times during the past 20 years. Complete turn-over has therefore been at the approximate rate of once each

Table No. 48

MULTIPLE SALES, 1919–1939
(Residential structures only)

Division	Number of properties which were sold					Total sales	Total properties	Percent sales to properties
	Once only	Twice	Three times	Four times	Five times or more			
1	17	6	3	0	1	43	36	119
2	2	2	2	1	0	16	11	145
3	8	6	2	0	0	26	23	113
4	10	3	1	0	1	24	26	93
5	44	31	13	5	2	175	100	175
Total	81	48	21	6	4	284	196	145

13 years. Division 4, with an average turn-over once each 21 years, heads the list for immobility of occupants. The position of Division 5 at the bottom of the list, for the first time in these studies, is undoubtedly due to the fact that property ownership in that comparatively new neighborhood has not yet "shaken down." If, for the moment, Division 5 is excluded from these calculations, the average annual turn-over factor for the balance of District A falls to one sale each 18 years. While comparable figures for single-family residential structures elsewhere in the United States which range in age from 25 to 60 years are not available, this showing certainly does not indicate any marked exodus of dissatisfied owners from the older and presumably less desirable sections of the Waverly community.

Latest Sale

Supplementing and confirming the conclusion drawn from table No. 48 the following tabulation shows that 37 homes in the District have been under the same ownership for more than 20 years; that 81 were last sold 15 or more years ago; and that another 30 have not been sold within the past 10 years.

Table No. 49

PROPERTY SALES BY PERIODS [1]
(Residential structures only)

Division	No sales in 20 years	Number of houses last sold between—			
		1919–24	1925–29	1930–34	1935–39
1	11	9	8	3	5
2	4	1	0	1	5
3	6	6	5	3	3
4	11	8	2	4	1
5	5	57	15	8	15
Total	37	81	30	19	29

[1] Sale by builder to original buyer omitted.

Sales Frequency and Maintenance

Except in Division 5, where comparative structural youth probably weights the figures, a direct and uniform connection between needed reconditioning and sales frequency appears to have been established. If judgment may properly be based on these figures, the graph line of physical decline and of ownership turnover can be expected to coincide closely in older residential neighborhoods.

Table No. 50

SALES FREQUENCY AND MAINTENANCE
(Residential structures only)

Division	Percent of sales to total properties	Percent of properties needing reconditioning to total number
1	119	94
2	145	100
3	113	43
4	93	35
5	175	20

Sales Frequency and Mortgage Status

While average sales frequency in the mortgaged property classification exceeded that for clear property throughout the District as a whole, this showing is so definitely contradicted by important divisional totals as to suggest that, in Waverly at least, mortgage status has no constant relationship to—or influence on—sales frequency.

Table No. 51

SALES FREQUENCY AND MORTGAGE STATUS
(Residential structures only)

Division	Total sales	Number of mortgaged properties	Percent of sales to mortgaged properties	Number of clear properties	Percent of sales to clear properties
1	43	19	226	17	253
2	16	6	266	5	320
3	26	9	288	14	150
4	24	7	343	19	126
5	175	43	412	57	307
Total	284	84	338	112	254

Sales Frequency and Age

Similarly, structural age is not of itself reflected in sales frequency, as is quite apparent from an examination of table No. 52.

Table No. 52

SALES FREQUENCY AND STRUCTURAL AGE
(Residential structures only)

Division	Average turnover in 20 years	Structural age
1	1. 19	53
2	1. 45	44
3	1. 13	25
4	0. 93	49
5	1. 75	17

ENCUMBRANCES

Mortgage Status

Of the 196 residential properties in District A, 43 percent are encumbered. This percentage is slightly higher than the 38-percent figure for Waverly as a whole—possibly due to the fact that approximately one-half the structures in District A are relatively new. The percentage of encumbered homes in the District compares favorably, however, with the national percentage of 56.3 for mortgaged, single-family, owner-occupied residences.

Table No. 53

MORTGAGE STATUS
(By number of structures)

Division	Number of clear properties	Number of mortgaged properties	Percent of mortgaged to total
1	17	19	53
2	5	6	54
3	14	9	39
4	19	7	27
5	57	43	43
Total	112	84	43

The ratio of mortgaged to unmortgaged properties is highest in Divisions 1 and 2, both of which comprise old, frame, single-family structures, poorly maintained. It is lowest in District 4, which is characterized by similar structures, of an almost equal age, but well maintained. The mortgage status of the two brick-row divisions is closely similar and their rating is almost identical with the District average.

We now begin to recognize—and even to anticipate—a certain measure of constancy in the relative positions and relationships of the five Divisions, as the process of tabulation and analysis proceeds. It is from repetitions of this type that the general characteristics and trends of a community become apparent and the boundaries of the substandard areas within it (if any) emerge.

Mortgage Holders

At the date of this report, the Home Owners' Loan Corporation held 14 percent in amount and 18 percent in number of all mortgages on District A property. Except for one small lien of $495, owned by the R. F. C. Mortgage Co., no other governmental agency is recorded as a district mortgagee.

F. H. A. has insured 58 Title II loans in the Waverly area, largely for savings and loan associations, only one of which is on property in District A.

Because of the wide use of the ground-rent system, under which construction mortgages technically rank as junior liens, life insurance companies make few residential loans in Baltimore. No insurance company loans appear of record in District A at the present time. For the same reason, mortgage bankers have been relatively inactive in the District, being recorded as the makers of but 3 percent of its real-estate loans. Participation by individual mortage investors—standing at 12 percent—has also been comparatively limited, for the reason that the purchase of ground rents, in some cases at a substantial discount from a 6-percent capitalized basis, has been considered a much more attractive investment by local capital. It is even possible that the notably low ratio of mortgaged to unmortgaged homes in the city, as contrasted with national ratios for comparative properties, reflects, on the one hand, the secondary lien position of the average Baltimore residential mortgage and, on the other, the relatively higher yield and better security which the similar ground-lease investment offers.

Banks, trust companies, and title companies are recorded as holding 21 percent in amount of the District's mortgages and savings and loan associations, by far the largest holders as a class, are credited with 50 percent of the total. Of the 42 savings and loan mortgages against District A property, 7 are held by federalized institutions.

State-chartered savings and loan associations, of which there are some 400 in Baltimore, are not subject to public supervision of any kind and frequently engage in financial activities far removed from the financing of residential construction by means of mobilized savings. Many of these institutions, on the other hand, carry on

the type of business indicated by their common title and, as their funds permit, willingly make residential mortgage loans up to 66 percent of the value of the improvements, subject to ground-rent prior liens, where the additional security of good moral character and stable income is also present.

Table No. 54

MORTGAGE HOLDERS
(Residential structures only)

Holder	Number held	Percent of all mortgages	Original amount	Percent of total amount
H. O. L. C.[1]	15	18	$29, 947	14
R. F. C. Mortgage Co.	1	1	495	(2)
Banks, trust and title companies	12	14	46, 755	21
Mortgage bankers	4	5	6, 749	3
Savings and loan associations [3]	40	48	108, 213	50
Individuals	12	14	27, 340	12
Total	84	100	219, 499	100

[1] Includes H. O. L. C. owned properties. [3] Includes 1 F. H. A. insured mortgage.
[2] Less than 0.5 percent.

Mortgage Status and Appraised Value

Table 55 classifies all residential properties in District A by Divisions so as to show mortgage debt, depreciated value, and the ratio between the two. In preparing this table, unmortgaged properties were of course disregarded.

Table No. 55

MORTGAGE DEBT AND APPRAISED VALUE
(Residential structures only)

Division	Total mortgage debt	Total "as is" appraised value	Percent debt to value
1	$35, 628	$61, 800	58
2	8, 660	27, 800	31
3	17, 829	78, 700	22
4	20, 146	100, 950	20
5	139, 827	390, 350	33
Total	222, 090	659, 600	34

Division 1 (old, frame, badly maintained) again has the least favorable rating in the District, with its ratio of 1:2 of mortgage debt to the appraised value of the improvements which secure it. Division 4 (also old, frame, but well maintained) stands highest, with a ratio of 1:5 of total mortgage debt to appraised value.

The District's combined showing of a 1:3 ratio of encumbrances to security is a definite indication of its generally sound economic health.

Mortgage Status and Reconditioning

A careful survey of virtually any residential structure will disclose need for minor current repair. Since such repair usually involves a comparatively small expenditure and is generally completed without dangerous delay, its reasonable postponement almost never indicates a positive downward structural trend. In preparing the following tabluation, recommended repairs which were estimated to cost less than $200 per structure were, therefore, considered as only currently postponed and—for the purpose of this calculation—the affected properties were not classified as being in need of reconditioning.

Table No. 56

MORTGAGE STATUS AND NECESSARY RECONDITIONING
(Residential structures only)

Division	Clear properties			Mortgaged properties		
	Number of units	Reconditioning required [1]	Percent	Number of units	Reconditioning required [1]	Percent
1	17	9	53	19	8	42
2	5	5	100	6	6	100
3	14	0	0	9	0	0
4	19	5	27	7	1	14
5	57	1	2	43	0	0
Total	112	20	18	84	15	18

[1] Includes only properties on which repairs, etc., costing more than $200 have been recommended. For detail, see table No. 36.

Analysis developed several interesting facts relating to the structural status of mortgaged and unmortgaged properties. The low and identical over-all percentage of all mortgaged and clear homes needing major reconditioning clearly indicates that no general "property milking process" is under way in the District. It is also clearly evident that, in similar structural types, the need for reconditioning is not related to mortgage status. Within each Division, the percentage of clear and mortgaged properties needing major repairs are practically identical, but as between the Divisions themselves ratios varied greatly. Neighborhoods in which old frame structures predominate ranged from 14 percent of needed repair in Division 4, to 100 percent in

Division 2. Of the 123 brick row houses in Divisions 3 and 5, only one unit was found to require major reconditioning.

Mortgage Status and Age

It is quite apparent that age and mortgage status have little, if any, relationship, at least in District A. Division 1 which, structurally, is the oldest in the District, makes one of the two least favorable showings of mortgaged to unmortgaged houses—57 percent. Division 4, next in age and in all ways similar to Division 1 except that it is well maintained, makes the best showing in this respect, with but 27 percent of its homes encumbered. Comes then Division 2—likewise comprising frame houses, as badly maintained as Division 1 and of about the same age as Divisions 1 and 4—with a mortgage ratio of 54 percent, putting it at the very bottom of the list.

That age plus a high degree of disrepair encourages a high mortgage ratio and that age plus a high degree of maintenance encourages a low mortgage ratio, may be concluded from an examination of table No. 57.

Foreclosures

Information concerning foreclosures during the years 1919–39, was obtained from the records in the Baltimore City Hall and Courthouse.

District A's total foreclosure record of 13 percent for the 20-year period which includes the 1929–39 decade, indicates a sound community economic condition particularly when it is contrasted with the best available national estimate of 16.7 percent for the past 14 years. Within the District, Division 4 shows the lowest ratio of foreclosed to total mortgaged properties, as might have been expected of an old established and well maintained neighborhood in which occupancy is comparatively constant. The record, however, does not permit wholly conclusive interdivisional deductions, because, in part at least, entirely accurate figures on this important subject were impossible to obtain from the City Hall, for the reasons given on page 21 of this report.

Table No. 57

MORTGAGE STATUS AND STRUCTURAL AGE
(Residential structures only)

Division	Number of structures	Average age of structures	Number mortgaged	Percent mortgaged
1	36	53	19	53
2	11	44	6	54
3	23	25	9	39
4	26	49	7	27
5	100	17	43	43
Total	196	30	84	43

Table No. 58

FORECLOSURES
(Residential structures only)

Division	Number of mortgaged properties	Number of foreclosures 1919–39	Percent of foreclosures to mortgages	Average age of foreclosed properties	Average age of all properties
1	19	1	5	49	53
2	6	3	47	47	44
3	9	1	11	27	25
4	7	0	0	0	49
5	43	6	14	17	17
Total	84	11	13	29	30

APPENDIX B

FINANCING SOURCES

First-Mortgage Investors

Approximately 60 percent of the residential structures in Waverly are free of all encumbrance. In general, these properties are eligible as security for long-term, monthly payment, first mortgages, in amounts at least sufficient to cover the cost of the reconditioning which the Master Plan recommends for them.

The existing loans on the approximately 40 percent of homes in the Area which are encumbered can frequently be refunded with a new mortgage which will cover not only the unpaid balance on the old lien but will also include the amount of the cost of rehabilitation.

Because of the generally low ratio of lien to security, mortgages of either type should attract investment by local banks, mortgage bankers, savings and loan associations, and individual investors. Only if the cost of the repair program is considerable, however, will the incidental expense of a complete refinancing operation of this nature be warranted.

F. H. A. Title II Insured Mortgages

The Federal Housing Act authorizes the insurance of long-term first mortgages on existing residential structures and such insurance can be used to enhance the marketability of eligible mortgages of either of the two types described above.

Local Savings and Loan Associations

Officers of these associations have stated that, if the Area seriously undertakes the contemplated conservation program, they will—as a matter of sound business policy—increase any current mortgage which they hold, by an amount sufficient to finance the cost of reconditioning its security—and that, in so doing, they will extend the final maturity date of the mortgage, so as to leave the amount of the monthly repayment installment undisturbed.

F. H. A. Title I Insured Loans

Under the amending act of June 3, 1939, the Federal Housing Administration continues Title I modernization loan insurance until July 1, 1941. The maximum permissible financing cost that may be charged against the borrower may not be in excess of an amount equivalent to $5 discount per $100 original face amount of a 1-year note, payable in 12 equal monthly installments. The maximum amount of any one loan so insured is $2,500; the maximum repayment period for repair loans is 3 years and 32 days; and the lending institution is now required to pay an annual premium charge of three-fourths of 1 percent on the net proceeds of any loan reported for insurance. Loans may be secured by senior or junior mortgage or may be evidenced by the unsecured note of the borrower. The act contains no provision for the payment of "prevailing wages" in connection with loans insured under Title I.

Loans may be made for alterations, repairs, and additions to existing building, including—

(*a*) Painting, reroofing, repair, reconditioning, new stairways and floors, partition alterations, heating, lighting and plumbing installations, etc.

(*b*) Conversion of an existing one-family house into a multiple-family dwelling.

(*c*) Grading, landscaping, sewer connection, sidewalk and curb construction, etc., in connection with the land on which the building stands.

The question of the financial status of the borrower is left, as a credit matter, to the reasonable judgment of the institution for which the loan is insured.

Seven loan sources.—Seven possible Baltimore sources of Title I insured loan funds, in volume sufficient to cover the aggregate cost of the home improvements and embellishment set up in the Master Plan, were examined. They included—

I. Federal savings and loan associations.
II. State-chartered savings and loan associations.
III. Commercial banks.
IV. Personal loan banks.
V. Commercial credit discount companies.
VI. Insurance companies.
VII. Manufacturers' finance units.

I. *Federal savings and loan associations* may loan their funds only to members and only on (*a*) the security of the member-borrower's share account; and (*b*) the security of a first lien upon improved real estate[1] or on a junior mortgage, if the association also holds the senior mortgage.

Under these provisions, so far as the Waverly Conservation Program is concerned, Federal savings and loan associations can serve only—

1. The owner whose home was previously unencumbered and whose new first mortgage would represent the cost of rehabilitation.
2. The owner whose property already carries a Federal association loan, which the lender is willing to increase by means of a junior mortgage, representing the cost of reconditioning.
3. The owner, who, already having either a Federal savings and loan association mortgage or a non-Federal mortgage on his property, is willing to refinance his loan through a Federal association, so as to include the cost of his repairs under a new first lien.

II. *State-chartered associations.*—The statutes of Maryland place virtually no limitations on the type of security in which savings and loan associations, incorporated under the laws of that State, may invest their funds; section 165, code article 23, as amended, indeed makes specific provision for investment in judgments and in mortgages of any type. In addition to 28 converted Federal and 9 insured State-chartered associations, there are in Baltimore approximately 400 State-chartered savings and loan organizations which are legally able to make uninsured or F. H. A. Title I insured rehabilitation loans.

III. *Commercial banks.*—Three of the larger Baltimore commercial banks have been particularly active in making F. H. A. Title I insured loans. Two of them operate subsidiary institutions, primarily designed to handle these accounts, and all have already made such loans to Waverly owners. The loan officer of each bank stated that his institution will welcome business of this type. While reasonable safeguards are imposed, ordinary commercial credit standards are probably somewhat relaxed in the case of Title I insured loans, pursuant to F. H. A. regulations covering eligibility, which make acceptable "a reasonable credit risk, in view of the insurance provided by the National Housing Act." It may be assumed that the three institutions referred to will be willing to consider applications for advances to finance the cost of at least a large part of the private property improvements included in the Waverly Master Plan.

IV. *Personal loan banks.*—The largest of the so-called Morris Plan banks has been particularly active in soliciting business of this type. It advertises and actively canvasses for it through a corps of outside employee solicitors, not only among contractors but also among owners who intend to contract their work or perform it themselves.

V. *Commercial credit discount companies.*—Two national commercial credit discount companies advertise for Title I business throughout the United States. For this purpose, they prepare original advertising matter, which they supply in large volume to building material and equipment manufacturers, for subsequent distribution to the latter's dealers. They service both manufacturers and dealers and their facilities will thus be available to Waverly owners indirectly.

VI. *Insurance companies.*—Since virtually none of the properties in the Area is subject to insurance company encumbrances, it is not probable that Waverly owners can have any considerable recourse to such companies for funds with which to make repairs.

VII. *Manufacturers' finance units.*—In order to stimulate the market for their products, certain manufacturers of building material and supplies, having a national distribution, have set up finance units which purchase customers' F. H. A. Title I insured notes, previously acquired by their dealers. The plan under which these units operate originally required the consumer to use at least 25 percent of the proceeds of his note to purchase the products of the manufacturer providing the service. This requirement is now being relaxed, however, both because the retailer, and consequently the manufacturer, is benefited by a less rigid policy and also because the financing operation is, in itself, profitable to the latter. It is probable, therefore, that the notes of home owners, otherwise eligible, will be increasingly acceptable to these units, without any reference to the percentage of the proceeds devoted to the purchase of materials and supplies.

SECTION 207 OF THE NATIONAL HOUSING ACT

Provision is made under Section 207 of the National Housing Act for the insurance of 4½-percent, monthly amortized, first-mortgage loans to Federal, State, municipal, limited dividend and private corporations, and to associations or cooperative societies which are the legal agents of groups of home owners, for the purpose of rehabilitating slum and blighted areas. The Act defines slum and blighted areas as those in which dwellings predominate that, by reason of dilapidation, overcrowding, faulty arrangement or design, lack of ventilation, light or sanitary facilities, or any combination of these factors, are detrimental to safety, health, or morals.

Loans under Section 207 may not be for more than 80 percent of the value of the security, may not exceed a total of $100,000 under any one mortgage, and must mature within a period set by the Administrator. Monthly installment repayments must include not only accrued interest and a reduction of mortgage

[1] Under present practice a Maryland mortgage lien, subject only to a long-term renewable ground lease, is classed as a first mortgage.

principal but also one-twelfth of the annual cost of mortgage premiums, taxes, fire and other hazard insurance premiums, ground rents and special assessments, if any.

At least one-half of the mortgage proceeds must be expended for the rehabilitation of the subject property.

In single-family, residential neighborhoods like Waverly, to become eligible for a rehabilitation advance under Section 207, the owners of at least 16 residential structures must transfer their titles to a fiduciary agent acting for their common benefit. Such agent negotiates the new mortgage loan—on the security of the joint property—for an amount sufficient to extinguish existing encumbrances and pay the anticipated cost of rehabilitation; completes such rehabilitation; leases each property back to its former owner; and, from the rental thereafter from time to time collected, makes monthly payments of principal, interest, taxes, and premiums, as stipulated in the over-all mortgage instrument.

APPENDIX C

PROPOSED LEGISLATION

Pressure for the enactment of neighborhood stabilization and rehabilitation legislation, such as that described above, indicates a widening consciousness of the part conservation must play in the solution of the national housing problem.

1. *Urban Redevelopment Corporations Act.*—The New York Legislature recently enacted a bill which authorizes the creation of "redevelopment corporations" in that State. This act is intended to provide nonspeculative investment opportunities for private capital, in a new field, by setting up a limited partnership between these newly authorized corporations and municipalities in which are depreciated areas suitable for rehabilitation.

It is not a housing bill and contemplates no public subsidy, but seeks to establish a mechanism by which private corporations can rebuild blighted urban areas in harmony with their logical use. By regulating their plans for area development through the local city planning commission, and their financial set-up and management through a municipal supervising agency, the measure would subject these corporations to public control.

The bill does not require immediate demolition and reconstruction, but permits gradual redevelopment over a period of years, pursuant to a definite, predetermined and approved program. It recognizes the possibility that the sound redevelopment of a given area may result in predominantly commercial or industrial use; assumes that the necessity for synchronizing the redevelopment program with the master plan of the city will effect proper coordination between that program and all other housing projects, including public housing; and, foreseeing that a redeveloped area may properly include housing accommodations in any rental classification, sets no rental limitations on the accommodations which may be provided by a redevelopment corporation, relying upon an enlightened management's competent appraisal of the economic demand to provide an adequate regulator.

After a corporation has obtained control of 60 percent of the property in the area to be developed, measured by assessed valuation, it has the power of condemnation in assembling the balance. Tax exemption may be granted for not to exceed 10 years, on an amount equal to the value of the improvements made in the area after the corporation undertook the project. Dividends are limited to 5 percent during the period when partial tax exemption is thus enjoyed. Thereafter, dividends will not be limited, but any such payments, in excess of 5 percent, are subject to a 50-percent city tax.

Subsequent to its passage by the New York Legislature, the Urban Redevelopment Corporations Act was vetoed by the Governor, with the recommendation that the Commission of Housing and the New York City administration, both of which opposed this legislation, and the real estate groups which favored it, draft a mutually satisfactory measure for submission at the next legislative session.

2. *Neighborhood Improvement Act.*—In several States, the legislative adoption of a statute generally referred to as the Neighborhood Improvement Act, has recently been urged by organizations and individuals interested in the control of urban blight. As proposed, the statute seeks legally to implement that portion of the "cure by prevention" remedy, described in this report, which relates to land use, street pattern, landscaping and other problems common to all persons residing in a given neighborhood. The text of the proposed Act is given below:

> SEC. 1. *Title.*
>
> This act may hereafter be referred to as The Neighborhood Improvement Act.
>
> SEC. 2. *Definitions.*
>
> As used in this act: (*a*) The term "city" shall mean any duly incorporated city, town or village; (*b*) the term "planning commission" shall refer to any officially constituted board, body, commission or committee normally charged with the duty of preparing master plans for orderly city development; (*c*) the term "governing body of the city" shall mean the city council, board of aldermen, city trustees, or other body having the power to pass ordinances and resolutions and to otherwise legislate concerning city affairs; (*d*) the term "privately owned land" shall mean all land not held by governmental bodies for public purposes.

SEC. 3. *Method of Determining Neighborhood Areas.*

The planning commission of any city may, for the purpose of making the provisions of this act available, prepare a plan of the city dividing all or part of the city into neighborhood areas in conformity with the official city plan. A report showing such division shall be presented upon request to the governing body of the city and when approved by them shall constitute the definition and boundaries of neighborhood areas for the purposes of this act: *Provided, however,* That no plan of neighborhood areas shall be adopted, nor shall any individual neighborhood area be defined as hereafter provided until after a public hearing in relation thereto, at which parties in interest and citizens shall have an opportunity to be heard. At least fifteen (15) days' notice of the time and place of such hearing shall be published in any official paper, or a paper of general circulation, in such municipality.

In a city where no planning commission exists the governing body of a city may adopt a plan of neighborhood areas after public notice and hearing as provided in this section. Should the governing body of any city fail to request the planning commission to prepare a plan of neighborhood areas, or should any planning commission fail to prepare and present such a plan to the governing body of the city within sixty days after having been requested to do so in writing by the governing body or by five (5) percent or more of the owners of real property within the city limits, or should the governing body of the city fail to accept such a plan within ninety (90) days after it is presented to them, then and thereafter the owners of twenty-five (25) percent of the privately owned land in any area designated by them, may in writing signed by each of them and presented to the governing body of the city, bound and define such area as a neighborhood area within the meaning of this act.

SEC. 4. *Creation of Neighborhood Area Development Plan.*

The owners of sixty (60) percent of the area of privately owned land in any duly constituted neighborhood area may, in writing, present to the governing body of the city a plan for the development and restriction of such neighborhood area. Such a plan may, among other things, provide for:

(*a*) Zoning or rezoning.
(*b*) Improvement and alteration of major and minor streets.
(*c*) Parks, playgrounds, and public recreational facilities.
(*d*) Neighborhood planting and landscaping.
(*e*) Location of all public utilities.
(*f*) Building restrictions.
(*g*) Progressive elimination of nonconforming uses.

In cities having a planning commission, the governing body of the city shall refer such plan for the development and restriction of the neighborhood to the planning commission which must make a report thereon to the governing body of the city within ninety days after receiving such plan. Failure to make such a report within that time shall be deemed to constitute approval of the plan. The governing body of the city may then accept or reject such plan after giving consideration to the report of the planning commission, and after public hearing and published notice as provided in section 3 for the plan of neighborhood areas. When accepted, the plan shall constitute the official plan of the neighborhood area involved.

SEC. 5. *Publication of the Plan.*

Any duly adopted neighborhood plan shall then be published by the governing body of the city by mailing a copy of such plan to each property owner residing within the affected neighborhood area, and by posting a copy of such plan in several reasonably distributed public places within such neighborhood area.

Thirty days after such publication, such plan shall become effective and shall have the full force and effect of an ordinance or resolution duly enacted by the governing body of the city. It may thereafter be amended and exceptions made to its operation by the same process by which it was adopted originally.

SEC. 6. *Appeal.*

Any property owner in a neighborhood area for which a neighborhood plan has been adopted may, within one year after the publication of such plan, petition a court having jurisdiction over the property involved, to stay the execution or effect of the plan as to him. Notice of filing of such petition shall be duly served on the governing body of the city and notice thereof placed in a newspaper of common circulation in the neighborhood area involved. In the action on such petition, the official representative of the city, and any property owner in the neighborhood area involved shall be entitled to be heard. Should the court decide, after hearing, that the plan is unreasonable as to the petitioning property owner, it may issue an order restraining the operation or effect of the plan as to the petitioning property owner. The force and effect of the plan shall not otherwise be affected unless the court shall affirmatively find that so restrained, the general effect and force of the plan is so altered as to make it an undue variation of the original plan no longer able reasonably to accomplish the result sought in the original plan.

SEC. 7. *Execution of the Plan.*

Restrictions and regulations as to the use of the property within the neighborhood area to which any plan applies set forth in the plan shall apply and be enforced within such area in the same manner as if contained in city ordinances.

To the extent that the plan calls for construction of improvements or condemnation of private property, the governing body of the city shall set its duly constituted machinery in motion to accomplish such improvements or condemnation in the same manner as if the city were engaging in construction of improvements or condemnation of property for any proper municipal purpose. Benefits shall be similarly assessed and collected.

SEC. 8. *Organization of Neighborhood Associations.*

In order to provide an organization by which property owners in any neighborhood area may create and amend plans for neighborhood improvement and otherwise avail themselves of the rights granted in this act, such property owners may organize themselves into a neighborhood improvement association. Such neighborhood associations shall be organized by filing with the secretary or clerk of the governing body of the city, a set of articles of organization duly signed by the owners of at least twenty-five (25) percent of the privately owned land within the neighborhood area for which the neighborhood association is being organized. Such articles of organization shall state:

(*a*) The name of the neighborhood improvement association.

(*b*) The boundaries of the neighborhood area involved.

(*c*) The names of the original officers and trustees of said association.

The officers of such association shall consist of a board of trustees of five (5) owners of real property within the neighborhood area involved and a secretary and a treasurer who shall also be owners of real property within the neighborhood area involved. Each officer and trustee shall serve for a term of one year and until his successor has been elected and qualifies. Failure of any officer or trustee to continue to own real property within the neighborhood area involved shall ipso facto disqualify said person to hold office.

Vacancies in any office may be filled at any time by special election.

Meetings shall be held at least once a year and on such other occasions as the association may agree. At all meetings of the association, each member shall be entitled to a number of votes bearing a proportion to the total number of votes set for all members which the area of land owned by him bears to the total area of the land owned by all of the members of the association.

The association may assess its members to cover the expenses of carrying on the business of the association.

The trustees of the association may, for the purposes of this act, sign papers for and on behalf of all of the members of the association, which signatures, when accompanied by a certified copy of the minutes of the meeting of the association authorizing such signature, shall have the same force and effect as if the papers signed by the trustees were signed by each of the members of the association separately and individually.

APPENDIX D

STREET ADJUSTMENTS

Following is a description, justification, and cost estimate of the street opening, paving and widening, conversion and closing embodied in the Master Conservation Plan for Waverly.

Drawing No. 33 shows the recommended new streets; No. 34 locates those on which paving is necessary; and No. 35 indicates the recommended street conversions and closings.

STREET OPENING

PROJECT No. 1. New Street—Extension of Dumbarton Avenue From Intersection of Proposed New Section of Ellerslie Avenue Following the Precipice in a Northerly Direction One Block Beyond Belgian Avenue

Priority A

A. *Necessity.*—

1. To provide full use of present land without excess amount of fill.

2. To avoid uneconomical use of land which might seem difficult to build upon.

B. *Advantages.*—

1. This opening will provide possible chance for a more harmonious development of semi-detached homes with an informal treatment to harmonize with the already well planned development across the boulevard on Alameda Avenue.

2. It will permit increased home site use of a section which normally might be considered as a back yard treatment.

3. It will create increased land values, on which returns to the owner and the city would be greater than if the land was lying idle because of its unusually poor condition.

C. *Cost.*—

1. The cost of this street opening including concrete paving, curbs, and gutters, and sidewalks has been estimated at $13,000, exclusive of possible land acquisition.

2. The probable land acquisition cost is estimated at $8,700 which is the present assessed value for the entire property affected by this opening, and not merely the portion taken. It is reasonable to expect that the actual acquisition cost would be considerably smaller when the value of the remaining portion of land is taken into consideration.

Block 3923-A and 3925-A—Dumbarton Ave. extension from Ellerslie Ave. to one block north of Belgian Ave.

30′ concrete paving, curbs, and gutter.	
$\frac{960' \times 30'}{9}$ = 3,733 sq. yd. at $3	$11,200
1,820 lin. ft. of sidewalk at $1	1,820
Construction cost of street	$13,020
Probable land acquisition cost	8,700
Total cost of street improvement, approximate	$21,720

PROJECT No. 2. Opening and Paving of Ellerslie Avenue From Cator to Pen Lucy Avenue

Priority A

A. *Necessity.*—

1. The need for opening of this street was originally perceived in 1906, at which time the city recognized the desirability of such action.

2. Only street now permitting through traffic is Wilsby Avenue, a 19-foot side street hardly ample to care for future traffic.

3. Only outlet is three blocks west to Greenmount Avenue. None toward the east as all eastward streets hardly can materialize due to the contours of the land.

4. Necessary to have bus line circulate through the upper area north of Pen Lucy.

5. To provide bypass to Alameda Avenue.

B. *Advantages.*—

1. This opening will more than offset the construction and acquisition cost as it will create new frontage capable of caring for approximately 18 structures.

2. It will be beneficial to both owners of adjacent land as well as to the city because of better assessment return for new frontages created.

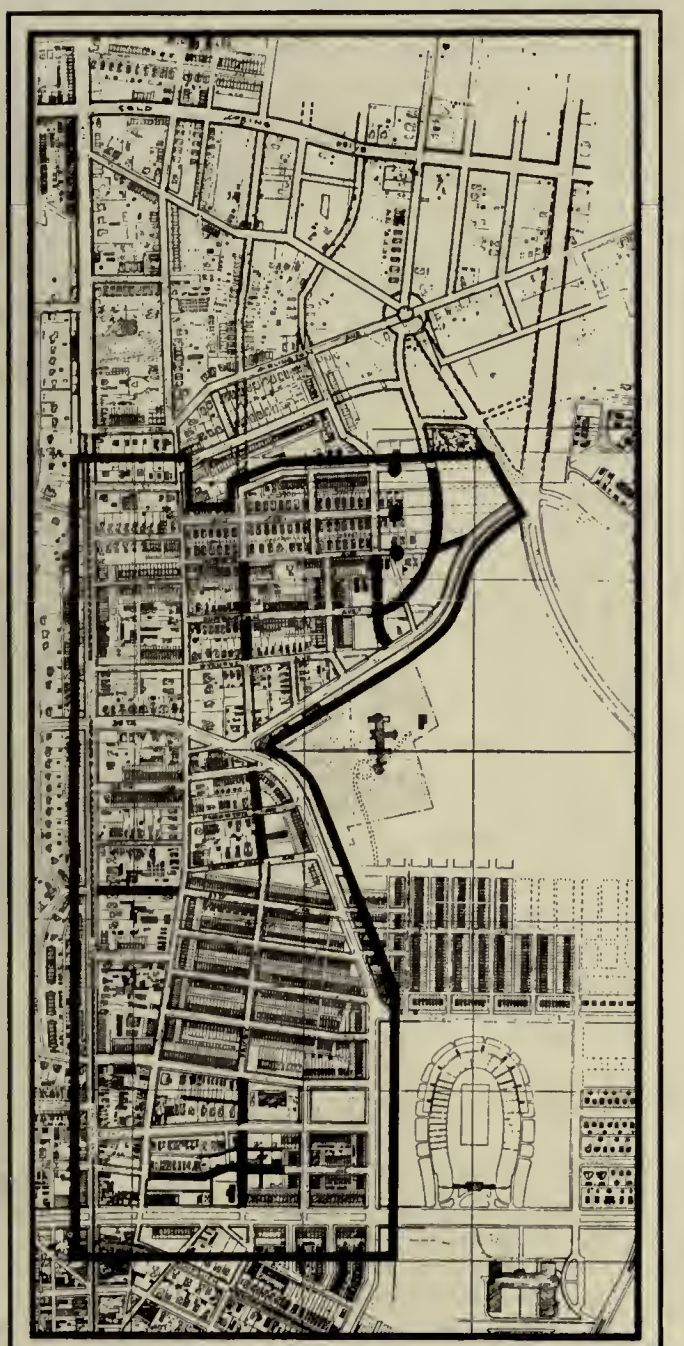
3. It makes for a logical connection of the street system south of Pen Lucy Avenue now contemplated by private builders.

4. It also permits the use of otherwise hemmed-in properties now lost assets to the owners and a burden to the city.

C. *Cost.*—

1. Cost of construction of new and paving of old portion of the street (includes grading, concrete paving, curbs, gutters, and necessary utilities) is estimated at $13,440.

2. The value of the first-class usage that this frontage produces should more than offset the cost of this street.



RECOMMENDED STREET OPENINGS

Drawing No. 33

3. The probable land acquisition is estimated at $25,260, which is the present assessed value for the entire property, and not merely the portion taken. It is reasonable to expect that the actual acquisition cost would be considerably smaller when the value of the remaining portion of the land is taken into consideration:

Paving—Block 3925–A

a. Ellerslie Ave. from Cator Ave. to Belgian Ave. 30′ paving.		
b. 30′ paving, curb, and gutters.		
$\frac{410' \times 30'}{9}$ = 1,365 sq. yd. at $3	$4,095	
820′ new sidewalk at $1	820	
Total cost of construction	$4,915	$4,915

New Street—Block 3923–A

a. Ellerslie Ave. from Dumbarton to Cator Ave. providing a 30′ street.		
b. 30′ paving, curb, and gutters.		
$\frac{375' \times 30'}{9}$ = 1,250 sq. yd. at $3	$3,750	
750′ of sidewalk at $1	750	
375′ of sewer at $2.50	937	
Total cost of construction	5,437	
c. Land acquisition approximately	$9,760	
Total cost of street		15,197

New Street—Block 3922

a. Extension of Ellerslie Ave. from Dumbarton to Pen Lucy Ave.		
b. 30′ paving, curbs, and gutters.		
$\frac{215' \times 30'}{9}$ = 717 sq. yd. at $3	$2,151	
430′ of sidewalk at $1	430	
215′ of sewer at $2.50	537	
Total cost of construction	3,118	
c. Land acquisition	15,500	
Total cost of street		18,618
Total construction cost for project No. 2	13,470	
Total land acquisition cost project No. 2	25,260	
Total cost of project		38,730

PROJECT No. 3. Opening of Thirty-Seventh Street From Old York Road to Greenmount Avenue

Priority B

A. *Necessity.*—

1. The need for opening of this street was originally perceived in 1906, by the G. W. Bromley Survey at which time the city recognized the desirability of such action.

2. Adjoining streets to the north and south, viz., Thirty-sixth and Thirty-eighth Streets, do not permit through traffic.

3. East and West streets in Waverly are laid out on an irregular basis, which does not allow direct access to the car line on Greenmount Avenue.

4. Due to the irregularities of the entire minor street pattern, the main north and south feeder for the area (Old York Road) is of little value as it affords only one-way traffic north and is too narrow to care for two ways unless, of course, parking could be taken off the street.

B. *Advantages.*—

1. This street opening would afford a direct bypass between Greenmount Avenue and Ellerslie Avenue.

2. It divides the block, which at the present time is of unusual length.

3. It makes a logical connection with the street system west of Greenmount Avenue.

4. It creates valuable new frontage for the area that is located in the interior of the block.

5. It will result in an increase in the city's income.

C. *Cost.*—

1. Cost of constructing this street, including grading, concrete paving, curbs, gutters, sidewalks and utilities is estimated at $5,500, exclusive of land acquisition.

2. The value of the usable frontage developed should offset a considerable portion of the above cost.

3. The probable land acquisition cost is estimated at $35,000 which is the present assessed value for the entire areas of properties affected by this opening, and not merely the portion taken. It is reasonable to expect that the actual acquisition cost would be considerably smaller when the value of the remaining portion of the land is taken into consideration.

New Street—Block 4048–A

a. 37th Street from Old York Road to Greenmount Avenue.		
b. 30′ paving, curb, and gutters.		
$\frac{500' \times 26'}{9}$ = 1,500 sq. yd. at $3	$4,500	
450′ of 8″ sewer at $2.50	1,125	
1,000′ of sidewalk at $1	1,000	
Total cost of construction		$6,625
c. Land acquisition		35,800
Total cost of street		$42,425

PROJECT No. 4. Opening of Frisby Street From East Thirty-third Street to Belgian Avenue

Priority A

A. *Necessity.*—

1. The need for the opening of this street was originally recognized in 1906 by the G. W. Bromley Survey, at which time the city officially recognized the desirability of such action.

2. In 1914, further consideration was given by the city to open Frisby Street from East Thirty-third to Thirty-fourth Street, by J. W. Shirley, chief engineer for the Topographic Survey Commission.

3. In 1926 the city proposed and acquired land for the opening of Frisby Street from Thirty-third to Thirty-fourth Street, but to date no action has been taken as to construction of same.

4. The population growth in this area has more than exceeded the predictions for 1940 as shown in the Olmstead report of 1926.

B. *Advantages.*—

1. This street opening will afford a complete servicing of the entire section of Waverly between East Thirty-third and Cold Spring Drive, and take care of the traffic congestion on Greenmount Avenue, as well as the confusion on Old York Road where traffic is routed only "one-way" north.

2. This project could hardly be considered a disturbance to the adjacent property owners as no buildings are fronting on this street except in two places where new construction will occur.

3. Frontage is added in two locations which will prove beneficial to the city.

C. *Cost.*—

1. Cost of construction for the opening of this street, including grading, concrete, paving, curbs, and gutters and sidewalks plus any sewers that may be necessary is estimated at $26,580 exclusive of land acquisition.

2. The increased value to the entire neighborhood should more than offset the cost of this street.

3. The probable land acquisition cost is estimated at $73,940 which is the present assessed value for the entire property, and not merely the portion taken. It is reasonable to expect that the actual acquisition cost would be considerably smaller when the value of the remaining portion of the land is taken into consideration, and particularly those sections where the values will be increased.

New street—block 4053 and 4050–B—Frisby St. from 33d St. to 35th St. (30-foot street)

a. Paving, curb, and gutters, 2,800 sq. yd at $3	$8,400	
b. Sidewalks, 1,680 sq. ft. at $1	1,680	
Total cost of construction		$10,080
c. Land condemnation proceedings between 34th and 35th Sts		$13,000
Total construction and land		$23,080

New Street—Block 3921–B

a. Extension of Frisby St. from Chestnut Hill to Parkwyrth Ave. 30′ roadbed, curbs, and gutter.		
$\frac{260' \times 30'}{9}$ = 867 sq. yd. at $3	$2,601	
520′ of sidewalk at $1	520	

Total cost of construction	$3,121	
b. Land acquisition	$7,100	
Total cost of street improvement		$10,221

New Street—Block 3921-A

a. Extension of Frisby St. from Parkwyrth to 38th St. 30′ roadbed, curbs, and gutter. $\frac{210' \times 30'}{9}$ = 700 sq. yd. at $3	$2,100	
420′ of new sidewalk at $1	420	
Total cost of construction	2,520	
b. Land acquisition	9,300	
Total cost of street improvement		11,820

Paving—Block 3919 and 3920—Frisby St.

a. Resetting of property lines and paving between Wyanoke and Pen Lucy Ave.		
b. 30′ paving, curbs, and gutters. $\frac{382' \times 30'}{9}$ = 1,275 sq. yd. at $3	$3,825	
764′ new sidewalk at $1	764	
Total cost of construction	4,589	4,589

New Street—Block 3922

a. Extension of Frisby St. from Wyanoke to Dumbarton Ave.		
b. 30′ paving, curbs, and gutters. $\frac{225' \times 30'}{9}$ = 750 sq. yd. at $3	$2,250	
Total cost of construction	2,250	
c. Land acquisition	16,860	
Total cost of street improvement		19,110

New Street—Block 3923

a. Frisby St. from Dumbarton to Cator Ave., providing a 30′ street.		
b. 30′ paving, curbs, and gutters. $\frac{300' \times 30'}{9}$ = 1,000 sq. yd. at $3	$3,000	
600′ sidewalk at $1	600	
Total cost of construction	3,600	
c. Land acquisition	27,680	
Total cost of street improvement		31,280
Total street improvement cost	26,160	
Total probable land acquisition cost	73,940	
Total cost of street improvements		100,100

PAVING AND WIDENING

PROJECT No. 1. Venable Avenue—Paving From Old York Road to Alley West of Westerwald Avenue

Priority A

A. *Necessity.*—

1. This street paving will permit proper utilization of the abutting properties now standing vacant.

2. Necessary to relieve traffic congestion now prevailing upon east- and west-bound Thirty-third and Thirty-fourth Streets.

B. *Advantages.*—

1. This will provide possibilities of additional new structures to individual landowners' benefit as well as to the city.

2. It will prove beneficial to the entire neighborhood for several blocks around.

C. *Cost.*—

1. The cost of this improvement has been estimated to be $10,100.

2. This cost will more than be offset by the additional return to the city created by this improvement.

Block 4050—Venable Ave.—To Be Paved From Old York Rd. to Alley West of Westerwald Ave.

24′ paving, including curb and gutters.		
1,947 sq. yd. at $3	$5,841	
1,462 lin. ft. of sidewalk at $1	1,462	
Construction cost of street		$7,303
Land proceedings for relocation of street	2,800	
Total cost of improvement		$10,103

PROJECT No. 2. Paving and Widening of Chestnut Hill Avenue From Old York Road to Frisby Street

Priority A

A. *Necessity.*—

1. The paving and widening have been recognized by the city and official condemnation plot for the widening prepared.

2. Will accelerate greatly the demand for new construction on that street.

3. Street now only 18 feet wide to become 26 feet.

B. *Advantages.*—

1. Will increase the city's and owners' income by means of rapid development along the abutting properties on that street.

C. *Cost.*—

1. The cost of this paving has been estimated, including curbs, gutters, concrete paving and sidewalk at $5,040.

Block 4049–B—Chestnut Hill Ave. From Old York Rd. to Intersection of Frisby St.

$\frac{480' \times 26'}{9}$ = 1,360 sq. yd at $3	$4,080
960' of sidewalk at $1	960
Total cost of paving	$5,040

PROJECT No. 3. Paving of Wyanoke Avenue From Old York Road to East Block of Wilsby Avenue

Priority A

A. *Necessity.*—

1. Entire street in quite poor condition; macadam surfacing, no curb and gutter, sidewalk very poor.

2. Street has not been maintained for some time.

B. *Advantages.*—

1. The improvement of this street will greatly accelerate the furtherance of ownership improvements which in turn will be beneficial to the city.

C. *Cost.*—

1. The cost of this paving, widening curbs, gutters, sidewalk and concrete paving, has been estimated at $8,900.

Wyanoke Avenue

24′ paving, curbs, and gutters.

$\frac{904' \times 24'}{9}$ = 2,366 square yards, at $3	$7,098
1,808′ of sidewalk, at $1	1,808
Total cost of paving	$8,906

PROJECT No. 4. Paving of Dumbarton Avenue From Alley East of Wilsby Avenue to New Intersection of Ellerslie Avenue

Priority A

A. *Necessity.*—

1. This section has never been paved, thus retarding the growth tremendously.

2. It will only be useful providing Ellerslie Avenue is extended to Pen Lucy Avenue.

B. *Advantages.*—

1. The improvement of this street will create increased values to the abutting properties, thus creating an additional income to the City.

C. *Cost.*—

1. The cost of paving, including curbs, gutters, and sidewalks, has been estimated at $4,276 and will more than be offset by the increased use of otherwise idle land, giving no return to the owners as well as to the city.

Block 3923–A—Dumbarton Ave.

24′ concrete paving, curbs, and gutters.

$\frac{428' \times 24'}{9}$ = 1,140 square yards, at $3	$3,420
856′ of sidewalk, at $1	856
Total cost of improvement	$4,276

PROJECT No. 5. Paving of Cator Avenue, East Forty-first Street, and Belgian Avenue, 150 Feet East of Ellerslie Avenue

Priority A

A. *Necessity.*—

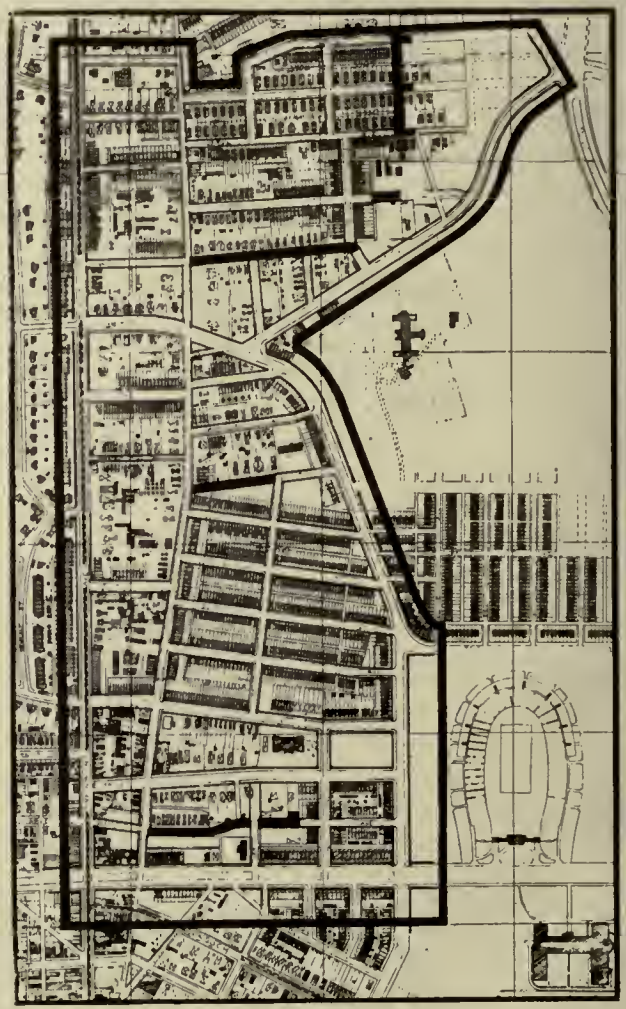
1. To facilitate immediate improvements of abutting properties.

2. At present Cator and East Forty-first have poor surfacing and need new paving.

3. Belgian Avenue at present unimproved at this point.

B. *Advantages.*—

1. This will provide possibility for additional utilization of land in a remunerative way, both to the owner and the city.



RECOMMENDED STREET PAVING

Drawing No. 34

2. The possibility of creating a more modern community life.

C. *Cost.*—

1. The cost of this improvement has been estimated at $4,950, which will more than offset the increased value to the abutting properties as well as to the surrounding area and to the city.

Belgian Avenue

a. 30′ paving 150′ east of the corner of Ellerslie Ave. Concrete paving, curbs, and gutters.	
b. $\frac{150' \times 30'}{9}$ = 500 sq. yd. at $3	$1,500
150′ of sidewalk at $1	150
Total street paving	$1,650

East 41st Street

a. 30′ paving 150′ east of the corner of Ellerslie Ave. Concrete paving, curbs, and gutters.	
b. $\frac{150' \times 30'}{9}$ = 500 sq. yd. at $3	$1,500
150′ of sidewalk at $1	150
Total street paving	1,650

Cator Avenue

a. 30′ paving 150′ east of the corner of Ellerslie Ave. Concrete paving, curbs, and gutters.	
b. $\frac{150' \times 30'}{9}$ = 500 sq. yd. at $3	$1,500
150′ of sidewalk at $1	150
Total street paving	1,650
Total cost of improvement	$4,950

STREET CONVERSIONS

PROJECT No. 1. Conversion of Wilsby Avenue From Cator to Wyanoke Avenues

Priority C

A. *Necessity.*—

1. Too narrow for two-way traffic, only 19 feet wide. As parking is permitted on both sides of the street, it is impossible for other cars to pass there.

2. Street and curb in need of repairs and it is not a through north-bound street.

3. Danger to children playing in the street between parked cars.

B. *Advantages.*—

1. As the distance between present houses amounts to 89 feet face to face, it will provide an excellent park strip between these homes open to pedestrians only.

2. The servicing of the existing homes to be done through the rear alleys.

3. This will create ideal play and sitting-out areas for both young and old people, and particularly safe for the children of the preschool age, permitting proper supervision by their mothers.

4. This proposal will also help to ease the present lack of play-space facilities in this section.

5. It will also help toward creating a better neighborhood; thus will become an increased asset to the city.

C. *Cost.*—

1. Conversion cost of this street, which includes proper grading, additional new concrete walks, necessary catch basins for proper drainage and landscaping, is estimated at $3,000.

2. The sociological value to the individual owners as well as to the city, particularly from a health standpoint, should more than offset the construction cost of this conversion.

3. The cost of resurfacing of the present street with some possible widening would be greater, yet of no value to this section, and the chance for a better community court would be lost to the abutting property owners and their children.

Block 3922-A

a. Wilsby Ave. from Wyanoke to Dumbarton Ave. Provide park strip for pedestrian use only.	
b. $\frac{252' \times 30'}{9}$ = 831 sq. yd. at $1.70	$1,412

Block 3923

a. Wilsby Ave. from Dumbarton to Cator Ave. Provide park strip for pedestrian use only.	
b. $\frac{288' \times 30'}{9}$ = 960 sq. yd. at $1.70	1,632
Total construction cost	$3,044

PROJECT No. 2. Conversion of Lowndes Avenue From Wyanoke to Pen Lucy Avenues

Priority C

A. *Necessity.*—

1. In very bad need of new paving but of little value to the neighborhood.

2. Creates a traffic hazard due to its steep grade, particularly in the wintertime.

B. *Advantages.*—

1. This conversion would give the owners a much more desirable frontage.

2. Will create sitting-out park area for the owners in this block.

3. Will create play space for the preschool children in the block, free from the hazard of traffic.

C. *Cost.*—

1. Cost of conversion of this street, including additional sidewalks, landscaping, proper drainage facilities, is estimated at $3,000.

2. On the other hand the cost of repairing pavement and sidewalks has been estimated at $4,000. From a community life standpoint, however, the conversion would be of far greater advantage to the owners.

Block 3920

a. Provide park strip for pedestrian use only.

b. Landscaping, sidewalks, and necessary drainage facilities.

$\frac{252' \times 40'}{9}$ = 1,120 sq. yd. at $2.68 ..... $3,000

Total cost of street conversion, approximately ... $3,000

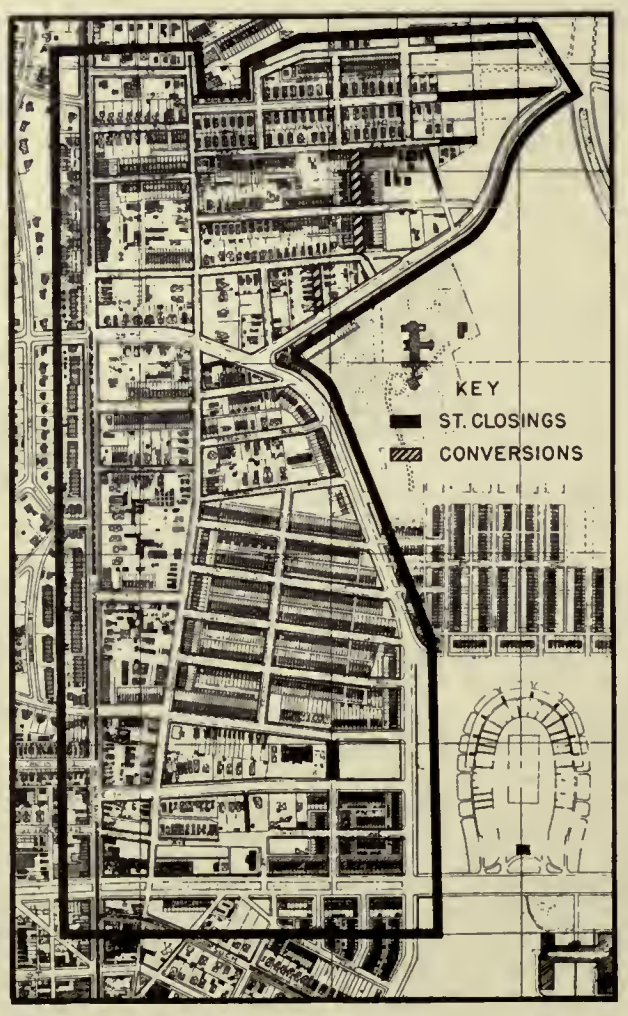
STREET CLOSINGS

PROJECT No. 1. Closing of Westerwald Avenue From Thirty-fourth to Thirty-fifth Streets

Priority A

A. *Necessity.*—

1. This street is located between two play areas, closed most of the time to provide safe play for the children.



RECOMMENDED STREET CONVERSION AND CLOSING

Drawing No. 35

2. Playground used all day; in the morning by the school, afternoon by the Playground Athletic League for supervised play.

3. Present playground large enough for boys but not adequate to provide space for girls' play at the same time. Girls play in the street when closed off.

B. *Advantages.*—

1. The closing of this street will provide adequate play space for the girls.

2. It will remove the hazard for play purposes of drivers uninformed of the practice of closed streets.

3. It will unite playground facilities.

C. *Cost.*—

1. The cost of closing this street involves a sum of $600 for closing proceedings by the city.

PROJECT No. 2. Closing of Tinges Lane From Thirty-fourth Street to Venable Avenue

Priority A

A. *Necessity.*—

1. This lane is at present nothing more than an open path, not paved, yet occupies land which could have better use.

2. Necessary to be closed in order to unite present properties and to omit having too much land for street and alley use which in time will prove cumbersome to the city.

B. *Advantages.*—

1. With the closing of this lane the adjacent owners will receive half each of the present land now used for Tinges Lane or approximately 1,200 feet which, in accordance with the land-use restriction, permits the owner to broaden his future construction activities, thus creating a future income to the city.

C. *Cost.*—

1. The cost of closing procedure upon the city would be about $1,000.

PROJECT No. 3. Closing of Pen Lucy Avenue Between Old York Road and Ellerslie Avenue

Priority A—Block 3921

A. *Necessity.*—

1. This short strip of street creates a natural traffic hazard.

2. Essential that the block be united in order to provide better future establishment.

B. *Advantages.*—

1. The closing of this street will permit a future establishment in one unit to cover entire block which will prove quite beneficial to city, as well as to the neighborhood.

C. *Cost.*—

1. The cost of this closing has been estimated at about $600.

PROJECT No. 4. Closing of Belgian Avenue East Forty-first Street and Cator Avenue From 150 Feet East of Ellerslie Avenue to Intersection of Alameda Avenue

Priority A

A. *Necessity.*—

1. To provide better utilization of land due to the present grade condition.

2. At present projected streets not constructed.

B. *Advantages.*—

1. The omission of these streets will permit owners to develop their land to its best use.

2. It will be a valuable saving to the city from the standpoint of expense for the construction of the projected street proper. The necessary grading would prove prohibitive in cost, as well as detrimental to adjacent properties which would be left considerably below the crown of the street. This would necessitate expensive fill and virtually rebuilding adjacent land before any kind of construction could commence.

C. *Cost.*—

1. Preparation of an administrative order for the omission of these streets from the main or city street plot constitute the entire cost.

2. The present utilities now located in the street will more than take care of the future need, and there will be no need for any relocation of same.

PROJECT No. 5. Closing of Central Avenue From Cator Avenue to New Extension of Dumbarton Avenue

Priority A

A. *Necessity.*—

1. Street not paved and has no connection with other streets except a possible by-pass between Cator and Pen Lucy Avenue.

2. With the through connection of Ellerslie Avenue this street is not needed.

B. *Advantages.*—

1. This closing will result in valuable distribution of present land and tax returns to the city will be increased.

C. *Cost.*—

1. The possible cost of closing procedure to be encumbered upon the city will be approximately $1,000.